

TWENTY-THIRD ANNUAL AND FIFTY-SEVENTH

**Report
of the
Commissioner
of
Financial Institutions**

STATE OF UTAH

TO THE HONORABLE

**MICHAEL O. LEAVITT
GOVERNOR**

AND

THE LEGISLATURE OF THE STATE OF UTAH

For the Period July 1, 2002 to June 30, 2003

**G. EDWARD LEARY
Commissioner of Financial Institutions**

To The Honorable, Michael O. Leavitt
Governor of the State of Utah
and
The Legislature of the State of Utah

Pursuant to Section 7-1-211, Utah Code Annotated 1953, as amended, I submit herewith the Twenty-Third Annual and Fifty-Seventh Report of the Department of Financial Institutions for the period July 1, 2002 to June 30, 2003. I do hereby certify by oath that the detailed statement of all fees and other moneys received by the department during this period are true and correct.

Respectfully submitted,

G. Edward Leary
COMMISSIONER

Subscribed and sworn to before me this

_____ day of _____, 2003.

Notary Public

Residing at Salt Lake City, Utah
My Commission expires:

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Department History

<u>DATE</u>	<u>EVENT</u>
1896-1907	State chartered banks supervised by Secretary of State.
1907	Office of Bank Examiner created.
1911	Office of Bank Commission established.
1913	Banking Department created.
1967	Bank Department renamed State Department of Financial Institutions.
1969	Utah Uniform Consumer Credit code enacted.
1975	Utah Industrial Loan Guaranty Act.
1981	S.B. 134 Recodified Utah laws governing financial institutions. Effective July 1, 1981.
1983	S.B. 238 Depositors given priority over other creditors. New supervisory powers granted Commissioner permitting remedies short of possession. Effective March 18, 1983.
1984	S.B. 9 Authorized regional reciprocity and supervisory acquisitions within region without reciprocity. Also extended Department's authority over holding companies. Effective April 15, 1984.
1985	S.B. 262 Prohibited "nonbank banks". Also addressed administrative matters. Effective April 29, 1985. H.B. 245 Repealed Title 70B and enacted Title 70C revising Uniform Consumer Credit Code. Effective July 1, 1985.
1986	H.B. 189 "Banking Reform Act of 1986" required all industrial loan corporations to obtain federal deposit insurance, phased out existing regional reciprocity, opened state to nonreciprocal interstate banking after December 31, 1987 and immediately for failing institutions. Effective January 21, 1986.
1990	S.B. 37 "Mortgage Lending and Servicing Act" required all mortgage lenders, brokers and servicers to register with the Department. The first registration required January 31, 1991. Effective April 24, 1990.
1991	S.B. 154 including "Regulation of Independent Escrow Agents", Chapter 22 of Title 7, required all escrow agents to register with the Department annually. The first registration required July 1, 1991. Effective July 1, 1991.
1994	S.B. 171 "Financial Institutions Amendments" updated Utah laws governing financial institutions to reflect changes in the industry. Effective July 1, 1994.
1995	S.B. 70 "Financial Institutions Amendments" modified Utah law regarding interstate banking and branching in response to the federal Riegle-Neal Interstate Banking and Branching Efficiency Act of 1994. Effective June 1, 1995.

Department History (*Continued*)

DATE	EVENT
1996	S.B. 69 "Foreign Depository Institutions Act" enacted law regulating foreign chartered depository institutions participating in Utah's financial markets. Effective July 1, 1996. S.B. 90 "Depository Institutions Amendments" amended various provisions of Title 7 in response to concerns identified by independent escrow agents, banks, credit unions, industrial loan corporations, and savings and loan associations. Effective July 1, 1996.
1997	H.B. 5 "Automated Teller Machine Amendments" repealed "Consumer Funds Transfer Facilities Act" and enacted the "Automated Teller Machine Act". Effective July 1, 1997. H.B. 26 "Depository Institution Name Amendments" allowed federally insured Utah-chartered industrial loan corporations to use the terms "bank" or "savings bank" in their names. Effective February 26, 1997. S.B. 100 "Financial Institution Amendments" amended various provisions of Title 7 including authorizing the Commissioner of Financial Institutions to issue de novo industrial loan corporation charters. Provision authorizing de novo industrial loan corporation charters effective March 12, 1997. The balance of the provisions effective July 1, 1997.
1998	H.B. 235 "Consumer Credit Code Amendments" amended Title 70C, Utah Consumer Credit Code, eliminating the ten day payment grace period on open-end consumer credit agreements and increasing the allowable delinquency charge to \$30. Effective May 4, 1998. H.B. 427 "Depository Institutions Insurance Powers" amended Title 7, Financial Institutions, by authorizing state-chartered financial institutions to engage in insurance business provided they comply with Title 31A, Insurance Code. Effective May 4, 1998.
1999	H.B. 42 "Trade and Business Name Amendments" amended Title 16, Corporations, eliminating requirement that the names of depository institutions include "corporation, incorporated, company, corp., inc., or co." Effective May 3, 1999. H.B. 86 "Check Abuse Amendments" amended Title 7, Chapter 15, Dishonored Instruments, penalizing those who write and refuse to promptly cover bad checks. Effective May 3, 1999. H.B. 194 "Consumer Credit Issues" amended Title 70C, Consumer Credit Code, clarifying the department's ability to commence administrative or judicial proceedings on its own initiative and requiring the department to report to the legislature on consumer education efforts on a biennial basis. Effective May 3, 1999.

Department History (*Continued*)

DATE	EVENT
1999 <i>(Continued)</i>	<p>S.B. 57 "Regulation of Check Cashing" enacted Title 7, Chapter 23, Check Cashing Registration Act, requiring registration and regulation of companies that provide check cashing or deferred deposit loan (payday loan) services, or both. Effective May 3, 1999.</p> <p>S.B. 113 "Financial Services Amendments" amended Title 7, Chapter 15, Dishonored Instruments, exempting depository institutions (as holders of a dishonored instrument) from service charge provisions as long as the loan contract specifically provides for services charges. Also amended Title 70C, Consumer Credit Code, allowing depository institutions to contract for a delinquency charge in excess of the limits set in law. Effective May 3, 1999.</p> <p>S.B. 136 "Uniform Consumer Credit Code Amendments" amended Title 70C, Consumer Credit Code, countering common law that declares as void liquidated damages that are punitive and clarifying what constitutes changes in open-end credit contracts while also requiring 30 days notice before a change in terms of open-end consumer contracts become effective. Effective May 3, 1999.</p> <p>S.B. 237 "Utah Credit Union Act Amendments" amended Title 7, Chapter 9, Credit Unions, limiting credit union fields of membership as well as establishing member-business loan limitations. Effective May 3, 1999.</p>
2000	S.B. 222 "Financial Institutions Amendments" amended various sections of Title 7 including clarifying definitions and references to Administrative Rules, addressing the department's sharing of information with other state agencies, per diem assessments for examinations, stay of proceedings against institutions, and days on which depository institutions are closed. It also created a bank advisory board and clarified the duties of a credit union supervisory committee. Effective May 1, 2000
2001	<p>S.B. 44 "Fees Payable to the Commissioner of Financial Institutions" amended Title 7 Chapter 1, Fees Payable to Commissioner, reducing the annual asset-based fee for all Utah chartered depository institutions. The fee reduction is most evident for institutions with total assets exceeding \$600 million as the rate was reduced from 4 cents to 2 cents per thousand for total assets exceeding \$600 million. The amendment provides for quarterly averaging of total assets which will benefit institutions that are growing when compared to using a single year-end total. Effective April 30, 2001</p> <p>H.B. 263 "Interstate Branching of Depository Institution" amended Title 7 Chapter 1, Interstate Branching, allowing an out-of-state depository institution to establish a de novo branch in Utah if its home state permits a Utah state chartered depository institution to establish a de novo branch in that state under substantially the same terms and conditions. Effective April 30, 2001</p>

Department History (*Continued*)

<u>DATE</u>	<u>EVENT</u>
2003	H.B. 162 "Amendments Related to Financial Institutions" established a two-year legislative task force to study issues related to credit unions and other financial institutions and to make recommendations that would be acted upon by the 2005 General Session of the Legislature. Title 7, Chapter 7, Savings and Loan Associations, was amended to clarify the voting requirements of Mutual Associations, and Title 7, Chapter 9, Credit Unions, was amended to define "nonexempt credit unions" and to establish restrictions and limitations for financial institutions becoming nonexempt credit unions. Effective May 5, 2003. H.B. 189 "Lending Law Amendments" enacted Title 7, Chapter 24, Title Lending Registration Act, requiring registration and regulation to companies that provide loans secured by the title to a motor vehicle, mobile home, or motorboat, excluding purchase money loans and loans extended by a depository institution. It also amended Title 7, Chapter 23, Check Cashing Registration Act to enact provisions governing the electronic disbursement and collection of deferred deposit loans. Effective May 5, 2003. H. B. 299 "Trust Law Amendments" amended the Revenue and Tax Code (Title 59) and the Utah Probate Code (Title 75), repealing the tax on accrued income in future irrevocable trusts, modifying the statutory rule against perpetuities, and providing protection for certain trust assets. These amendments put Utah on par with other states as a preferred place to organize trusts and trust companies. Certain tax-related provisions are effective for taxable years beginning on or after January 1, 2004. All other provisions take effect on December 31, 2003. S. B. 130 "Regulation of Check Cashers" amended Title 7, Chapter 23, Check Cashing Registration Act, allowing borrowers to rescind deferred deposit loans by the next business day and to make partial payments in increments of at least \$5, requiring certain provisions on loans extended through the Internet, and requiring lenders to make additional disclosures. Effective May 5, 2003. S. B. 157 "Regulation of Credit Union Service Organizations and Other Credit Union Related Entities" modified Title 7, Chapter 9, Credit Unions, addressing the authority and jurisdiction of the Department in regulating the formation and activities of a credit union service organization. It also restricts the use of entities other than credit union service organizations or loan production offices to provide services to credit union members and provided for some limited grandfathering. Effective May 5, 2003.

Department History (*Continued*)

<u>DATE</u>	<u>EVENT</u>
2003 <i>(Continued)</i>	S. B. 177 "Regulation of Debt Cancellation Agreements and Debt Suspension Agreements" enacted Section 324 to Article 3, Powers and Duties of Commissioner of Financial Institutions, Chapter 1, General Provisions, of Title 7, authorizing the Commissioner to adopt by rule guidelines governing the issuance and regulation of debt cancellation agreements and debt suspension agreements by any depository institution subject to the jurisdiction of the Department. Any rule adopted by the Commissioner, as applied to a particular class of depository institution, shall be substantially similar to any federal regulation applying to the same class of depository institution. Effective May 5, 2003.

Utah Depository Institutions

Legal Holidays

Every Sunday is a legal holiday.

Utah Code, Section 7-1-808 designates Sundays as a day depository institutions shall be closed to the general public. It also allows a depository institution to elect to be open or closed on any other day of the year, including all state and federal holidays. The Board of Directors of each institution is responsible for designating the days that their depository institution will be closed to the general public.

Department of Financial Institutions Official Web Site

www.dfi.utah.gov

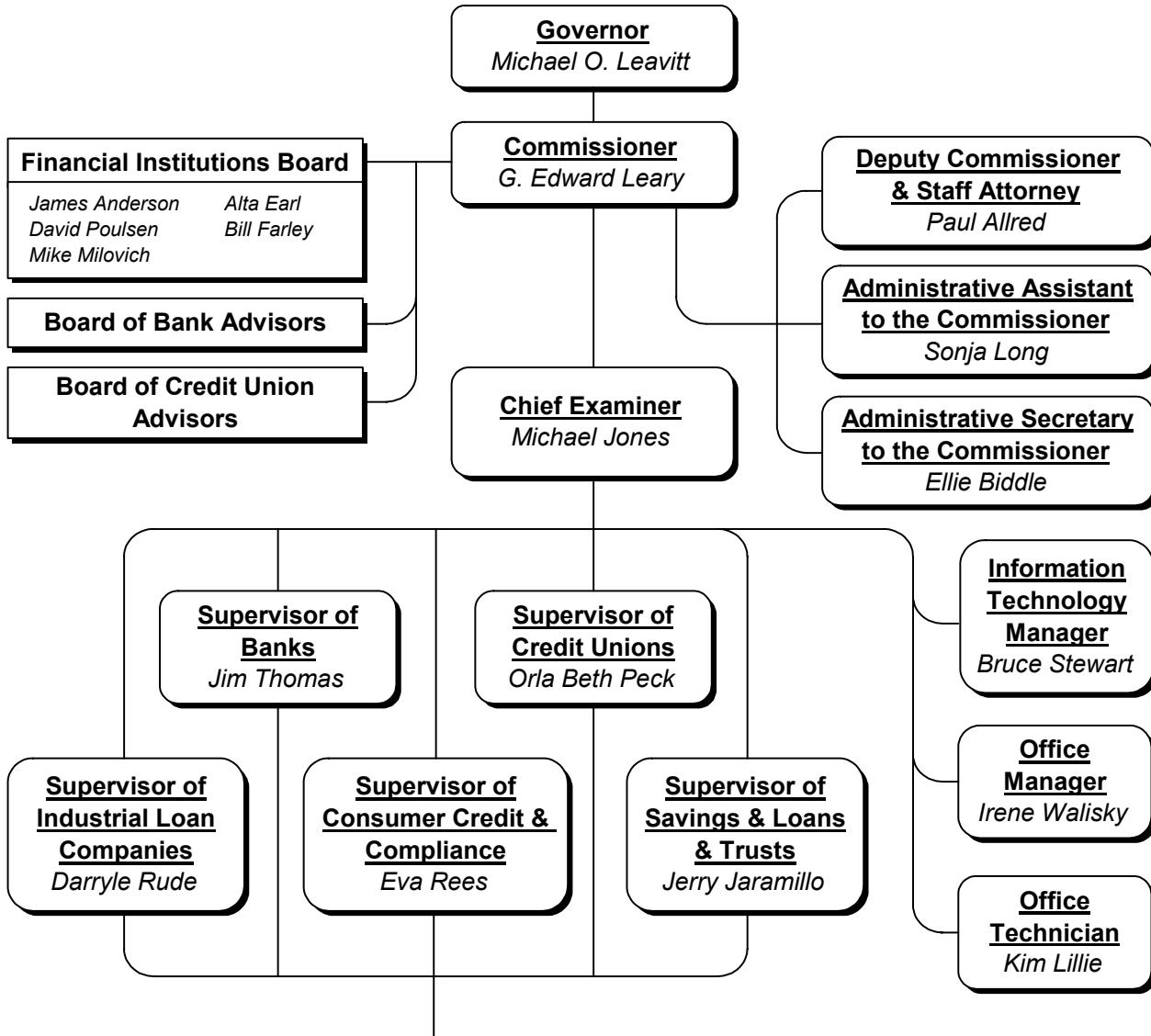
The department's web site provides useful information for the general public and financial institutions within the State of Utah. It contains listings of financial institutions, mortgage and consumer lender information, downloadable forms, general information and links to other related sites.

Department Commissioners

The following officials served as Bank Commissioner of the State of Utah and Commissioner of Financial Institutions for the years shown:

<u>Name</u>	<u>Dates</u>
Charles A. Glazier	1913 to 1917
W. E. Evans	1917 to 1919
N. T. Porter	1919 to 1921
Seth Pixton	1921 to 1929
W. H. Hadlock	1929 to 1932
J. A. Malia	1932 to 1935
R. F. Starley	1935 to 1945
J. M. Knapp	1945 to 1949
Roy W. Simmons	1949 to 1951
Louis S. Leatham	1951 to 1956
Seth H. Young	1956 to 1960
Spencer C. Taylor	1960 to 1965
W. S. Brimhall	1965 to 1979
M. D. Borthick	1979 to 1981
R. L. Burt (acting)	1981 to 1982
Elaine B. Weis	1982 to 1987
George Sutton	1987 to 1992
G. Edward Leary	1992 to date

Organizational Chart
September 15, 2003

**Senior Examiners (9)**

David Barker, CC
Brent Gardner
Lonny Stillman
Craig Kennedy
Wayne Thompson
Ron Romero
Young Hong, CC
Aleta Sumner
Don Oldroyd

Examiners (28)

Tom Bay
Riley Bergstedt
Barry Myers
Shaun Berrett
Tom Gibson
Matt Henderson
Bob Morgan
Gary Cockerham
Melanie Anderson
Ann Gregson

Deidre Janson
Greg Brimley
Tyson Sill
David Steele
Shaun Warren
Bill Andrus
Robb Kerry
David Bower
Kristin Brown
Michael DeCarlo

Dean Merrill
Yolanda Price
Dennis Yamashita
Kelly Boyd
Jim Strasters
Vacant
Vacant
Vacant

Appropriations**July 1, 2002 to June 30, 2003****Total Appropriation for the Period Shown..... \$ 4,181,800****Expenditures****July 1, 2002 to June 30, 2003**

Personal Services 2,527,150

Employer's Contributions:

 Retirement..... 298,124
 Other Employment Benefits 660,751

Travel Expense 197,123

Current Expense 157,299

Office Lease..... 105,279

Data Processing..... 22,516

Capital Outlay - 0 -

Total Expenditure 3,968,242

Balance of Appropriation Unexpended Lapsed to Restricted Fund..... 213,558

Total Expenditure for the Period Shown..... \$ 4,181,800

Cash Receipts**July 1, 2002 to June 30, 2003****Asset Based Fees:**

Banks	\$ 475,072
Savings/Building & Loan Associations	29,952
Industrial Loan Corporations	2,418,014
Credit Unions	754,452

Annual Registration Fees:

Regulated Lenders	237,846
Mortgage Servicers	20,700
Financial Institution Holding Companies	5,500
Money Management Certification Fees	15,750
Money Order Vendors	2,600
Check Cashers Fees	28,700

Application Fees:

Applications	9,550
Securities	- 0 -

Examination Fees:

Trust Companies, Corporate Credit Union and Interstate Examinations	38,020
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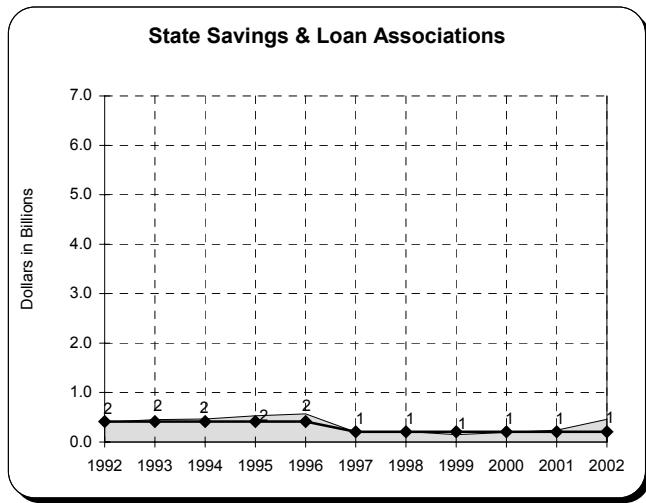
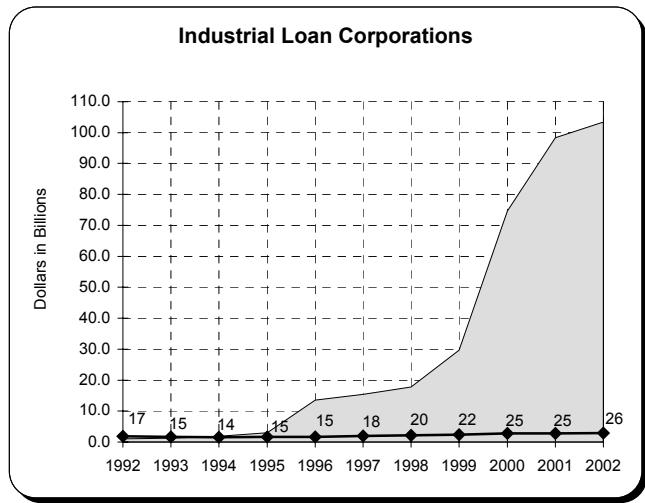
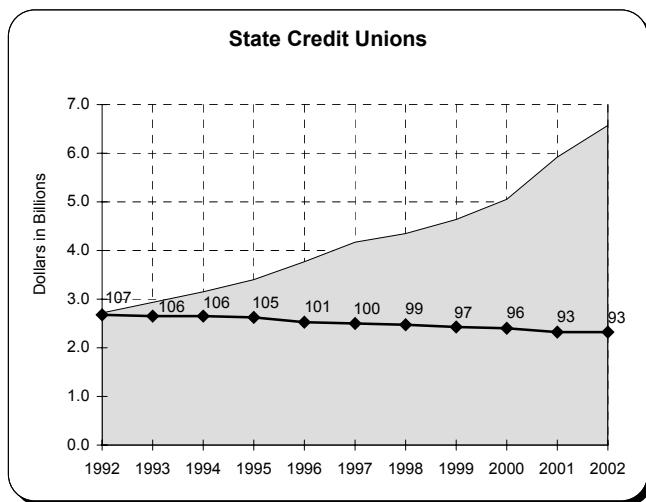
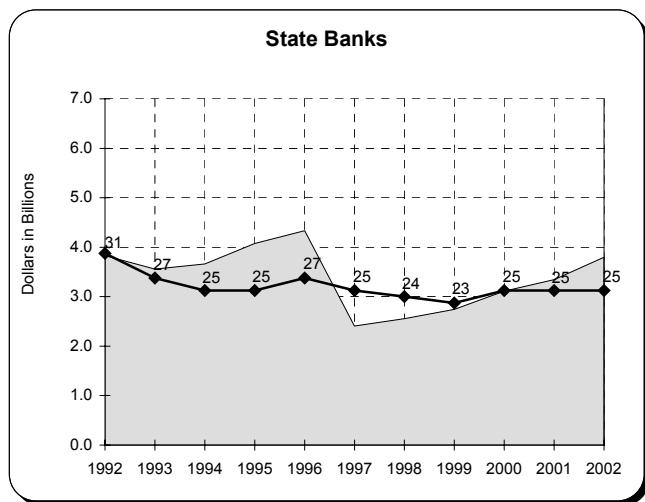
Miscellaneous Fees:

Miscellaneous	3,019
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Total Deposited with the State Treasurer **\$ 4,039,175**

Trend of Total Assets and Number of State Chartered Institutions
(Dollars in Thousands)

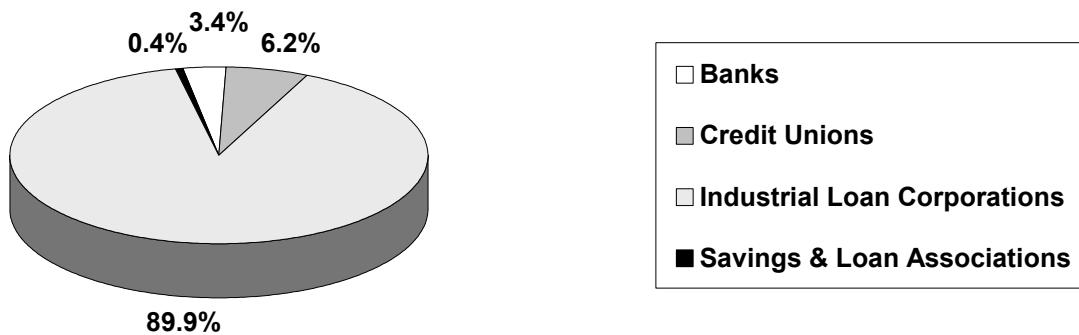
Year End	State Banks		State Credit Unions		Industrial Loan Corporations		State Savings & Loan Associations		Regulated Lenders No.
	No.	Assets	No.	Assets	No.	Assets	No.	Assets	
1992	31	3,830,405	107	2,719,306	17	1,012,617	2	400,305	1,363
1993	27	3,561,333	106	2,934,271	15	1,208,234	2	451,577	1,381
1994	25	3,659,794	106	3,149,664	14	1,857,665	2	463,615	1,441
1995	25	4,074,367	105	3,402,272	15	3,006,240	2	528,935	1,524
1996	27	4,334,021	101	3,768,975	15	13,498,532	2	571,402	1,820
1997	25	2,404,055	100	4,172,381	18	15,420,730	1	203,016	2,025
1998	24	2,557,276	99	4,350,815	20	17,800,037	1	212,658	2,065
1999	23	2,741,156	97	4,637,362	22	29,719,046	1	147,685	1,897
2000	25	3,112,567	96	5,053,507	25	74,618,708	1	192,534	1,717
2001	25	3,346,714	93	5,919,619	25	98,352,853	1	239,928	1,637
2002	25	3,797,192	93	6,569,124	26	103,390,752	1	460,292	1,624



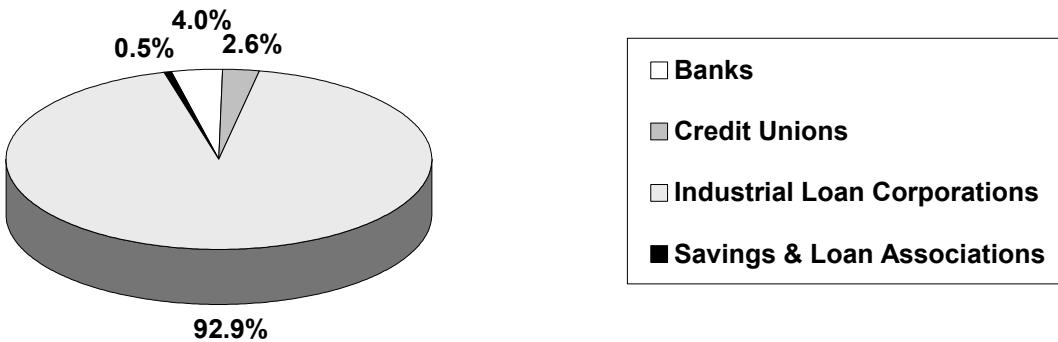
Comparative Schedule of State Chartered Institutions as of Fiscal Year-End
(Dollars in Thousands)

Industry	June 30, 2002			June 30, 2003			Increase or (Decrease)
	Number of Institutions	Number of Branches	Total Assets	Number of Institutions	Number of Branches	Total Assets	
State Banks.....	25	85	3,539,894	25	89	4,096,214	556,320
Credit Unions.....	89	309	6,407,407	80	202	2,716,889	(3,690,518)
Industrial Loan Corporations.....	26	4	92,287,537	26	4	95,962,828	3,675,291
Savings & Loan Associations.....	1	0	445,374	1	0	472,738	27,364
TOTALS.....	141	398	102,680,212	132	295	103,248,669	568,457

Total Assets Distribution - June 30, 2002



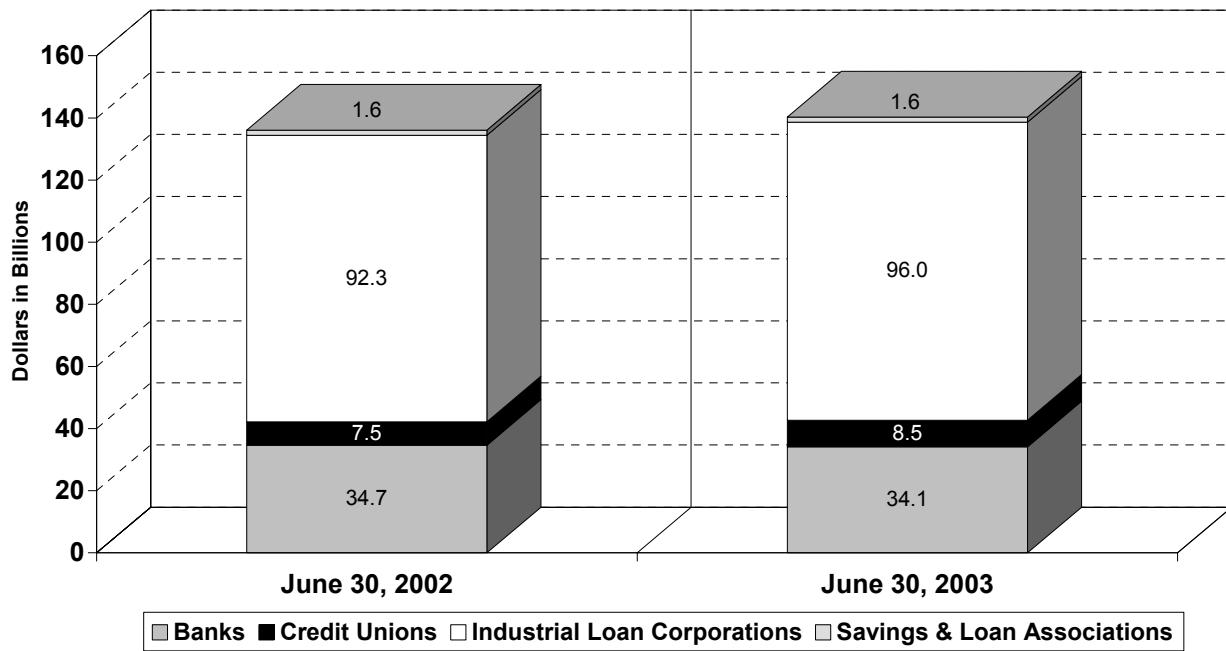
Total Assets Distribution - June 30, 2003



Comparative Schedule of Utah Depository Institutions as of Fiscal Year-End
(Dollars in Thousands)

	<u>June 30, 2002</u>	<u>June 30, 2003</u>			
	<u>Number of Institutions</u>	<u>Total Assets</u>	<u>Number of Institutions</u>	<u>Total Assets</u>	<u>Percent of Change</u>
Commercial Banks					
State.....	25	3,539,894	25	4,096,214	15.7%
National.....	7	31,143,461	7	30,050,408	-3.5%
Total.....	32	34,683,355	32	34,146,622	-1.5%
Credit Unions					
State.....	89	6,407,407	80	2,716,889	-57.6%
Federal.....	39	1,066,848	44	5,795,166	443.2%
Total.....	128	7,474,255	124	8,512,055	13.9%
Industrial Loan Corporations					
Total.....	26	92,287,537	26	95,962,828	4.0%
Savings & Loan Associations					
State.....	1	445,374	1	472,738	6.1%
Federal.....	3	1,173,070	3	1,174,684	0.1%
Total.....	4	1,618,444	4	1,647,422	1.8%
TOTALS.....	190	136,063,591	186	140,268,927	3.1%

Total Assets Comparison



Banks

State Chartered Banks
June 30, 2003

Bank / Phone Number	Address	Organized	President
America West Bank 927-6600	1010 North Hillfield Road Layton, UT 84041	2000	Brent S. Haacke
American Bank of Commerce 377-4222	3670 North University Avenue Provo, UT 84604-4424	1996	Jackson B. Howard
Bank of American Fork 756-7681	33 East Main Street American Fork, UT 84003-2360	1913	Dale O. Gunther
Bank of Ephraim (435) 283-4621	2 North Main Street Ephraim, UT 84627-1102	1905	Keith V. Church
Bank of Utah 409-5000	2605 Washington Boulevard Ogden, UT 84401-0231	1952	James C. Anderson
Barnes Banking Company 544-3424	33 South Main Street Kaysville, UT 84037-1922	1891	Curtis H. Harris
Bonneville Bank 374-9500	1675 North 200 West Provo, UT 84604-2540	1978	J. Douglas Christensen
Brighton Bank 943-6500	7101 Highland Drive Salt Lake City, UT 84121-3703	1978	Howard G. Holt
Cache Valley Bank (435) 753-3020	101 North Main Street Logan, UT 84321-3917	1975	J. Gregg Miller
Capital Community Bank 356-6699	3280 North University Avenue Provo, UT 84604	1993	Hal J. Allen
Centennial Bank 475-7000	4605 South Harrison Boulevard Ogden, UT 84403	1997	Clint E. Williams
Central Bank 375-1000	75 North University Avenue Provo, UT 84601	1891	Matt C. Packard
Far West Bank 342-6000	201 East Center Street Provo, UT 84606-3166	1975	H. Don Norton
First Utah Bank 272-9454	3826 South 2300 East Salt Lake City, UT 84109-3499	1978	David L. Brown
Gunnison Valley Bank (435) 528-7221	10 South Main Street Gunnison, UT 84634	1909	Paul Anderson
Holladay Bank & Trust 272-4275	2020 East 4800 South Holladay, UT 84117-5171	1973	Ronald N. Spratling Jr.

State Chartered Banks
June 30, 2003

Bank / Phone Number	Address	Organized	President
Home Savings Bank 487-0811	1455 East 2100 South Salt Lake City, UT 84105	1979*	John G. Sorensen Jr.
Lewiston State Bank (435) 258-2456	17 East Center Street Lewiston, UT 84320	1905	Garr B. Morrison
Liberty Bank 355-7411	326 South 500 East Salt Lake City, UT 84102-4022	1992*	Kendall E. Phillips
State Bank of Southern Utah (435) 865-2300	377 North Main Street Cedar City, UT 84720	1957	Ronald W. Heaton
SunFirst Bank (435) 673-9610	146 East St. George Boulevard St. George, UT 84770	2001	John W. Allen
The Village Bank (435) 674-5200	94 East Tabernacle St. George, UT 84770	1996	Douglas G. Bringhurst
Utah Community Bank 545-6000	820 E 9400 S Sandy, UT 84094	2000	William J. Loosle
Utah Independent Bank (435) 529-7459	55 South State Street Salina, UT 84654	1977	Craig A. White
Western Community Bank 222-9006	1376 North State Orem, UT 84057	1991	Randy J. Hoyt

* Date converted to a state chartered bank

National Banks
June 30, 2003

Bank / Phone Number	Address	Organized	President
American Investment Bank, N.A. 297-1000	200 East South Temple Salt Lake City, UT 84111	1984	Justin Wheeler
Chevron Credit Bank, N.A. 743-2037	488 East Winchester Street Suite 300 Murray, UT 84107	1996	Peter M. Trueblood
First National Bank of Layton 544-4241	12 South Main Street Layton, UT 84041	1905	Noall J. Bennett
First National Bank of Morgan 829-3402	120 North State Street Morgan, UT 84050	1903	Stanton R. Nielsen
Heber Valley National Bank (435) 654-7400	2 South Main Street Heber City, UT 84032	2000	Curtis G. Taylor
Wells Fargo Bank Northwest, N.A. 246-5452	299 South Main Street 10 th Floor Salt Lake City, UT 84111	1881	Robert A. Hatch
Zions First National Bank 524-2330	One South Main Street Salt Lake City, UT 84111-1923	1873	A. Scott Anderson

Out of State Banks with Branches in Utah
June 30, 2003

Bank / Phone Number	Address	Organized	Local Executive Officer
Bank One, N.A. ⁽¹⁾ 481-5000	50 West Broadway, Suite 200 Salt Lake City, UT 84101-2024	1863	Craig Zollinger
Community First National Bank ⁽²⁾ 531-3400	142 East 200 South Salt Lake City, UT 84111	1980	Karen Gracia
First Community Bank ⁽³⁾ (505) 241-7500	4626 Highland Drive Salt Lake City, UT 84117	2002	Cecilia Mitchell
KeyBank, N.A. ⁽⁴⁾ 535-1000	50 South Main Street Suite 2000 Salt Lake City, UT 84130-0815	1849	Douglas C. Black
Mountain West Bank ⁽⁵⁾ (208) 765-0284	125 Ironwood Drive Coeur D'Alene, ID 83816	1993	Jon W. Hippler
U.S. Bank N.A. ⁽⁶⁾ 534-6071	15 West South Temple 6 th Floor Salt Lake City, UT 84101	1929	Damon Miller
Washington Mutual Bank ⁽⁷⁾ 239-1801	376 East 400 South #200 Salt Lake City, UT 84111	1889	Omar Hassan

⁽¹⁾ Bank One is headquartered in Chicago, Illinois with banking offices Arizona, Colorado, Illinois, Indiana, Kentucky, Louisiana, Michigan, Ohio, Oklahoma, Texas, West Virginia, Wisconsin, and Utah.

⁽²⁾ Community First National Bank is headquartered in Fargo, North Dakota with banking offices in Arizona, Colorado, New Mexico, California, Wyoming, South Dakota, Nebraska, Minnesota, Iowa, Wisconsin, and Utah.

⁽³⁾ First Community Bank operates branches in Utah and Colorado as divisions of First State Bank N.M. headquartered in Albuquerque, New Mexico.

⁽⁴⁾ KeyBank is headquartered in Cleveland, Ohio with banking offices in Ohio, Utah, Alaska, Colorado, Idaho, Indiana, Maine, Michigan, New Hampshire, New York, Oregon, Vermont, New Jersey, Massachusetts, and Washington.

⁽⁵⁾ Mountain West Bank is headquartered in Coeur D'Alene, Idaho with banking offices in Idaho and Utah.

⁽⁶⁾ U. S. Bank National Association is headquartered in Minneapolis, Minnesota with banking offices in Minnesota, Utah, California, Colorado, Idaho, Illinois, Iowa, Kansas, Montana, Nebraska, Nevada, North Dakota, Oregon, South Dakota, Washington, Wisconsin, and Wyoming.

⁽⁷⁾ Washington Mutual Bank is headquartered in Seattle, Washington with banking offices in Washington, Utah, California, Florida, Idaho, Montana, and Oregon.

Branches of State Chartered Banks**Eighty-Nine Branches of Twenty-Five State Banks**
June 30, 2003

Name of Bank <u>Branch</u>	<u>City</u>	<u>County</u>
America West Bank	Layton	Davis
American Bank of Commerce	Provo	Utah
Heber City	Heber City	Wasatch
Bank of American Fork	American Fork	Utah
Alpine	Alpine	Utah
Draper	Draper	Salt Lake
Highland	Highland	Utah
Lehi	Lehi	Utah
Murray	Murray	Salt Lake
Orem	Orem	Utah
Pleasant Grove	Pleasant Grove	Utah
Sandy	Sandy	Salt Lake
Spanish Fork	Spanish Fork	Utah
Bank of Ephraim	Ephraim	Sanpete
Ephraim	Ephraim	Sanpete
Hildale	Hildale	Washington
Mt. Pleasant	Mt. Pleasant	Sanpete
Bank of Utah	Ogden	Weber
Ben Lomond	Ogden	Weber
Brigham City	Bringham City	Weber
Layton	Layton	Davis
Logan	Logan	Cache
Midland (Winegar's)	Roy	Weber
Providence	Providence	Cache
Redwood Road	Salt Lake City	Salt Lake
Roy	Roy	Weber
Sandy	Sandy	Salt Lake
Seventh South	Salt Lake City	Salt Lake
South Ogden	South Ogden	Weber
Tremonton	Tremonton	Box Elder
Barnes Banking Company	Kaysville	Davis
Bountiful	Bountiful	Davis
Fort Union	Midvale	Salt Lake
Layton	Layton	Davis
Roy	Roy	Weber
Salt Lake City	Salt Lake City	Salt Lake
South Odgen	South Odgen	Weber
Syracuse	Syracuse	Davis
Bonneville Bank	Provo	Utah
Brighton Bank	Salt Lake City	Salt Lake
City Center	Salt Lake City	Salt Lake
Family Place	Salt Lake City	Salt Lake
Industrial	Salt Lake City	Salt Lake
North Temple	Salt Lake City	Salt Lake
Cache Valley Bank	Logan	Cache
North Logan	North Logan	Cache

Branches of State Chartered Banks**Eighty-Nine Branches of Twenty-Five State Banks**

June 30, 2003

<u>Name of Bank</u>	<u>Branch</u>	<u>City</u>	<u>County</u>
Capital Community Bank		Provo	Utah
Orem		Orem	Utah
Pleasant Grove		Pleasant Grove	Utah
Centennial Bank.....		Ogden	Weber
Clinton		Clinton	Davis
Harrisville (Walmart)		Harrisville	Weber
Layton		Layton	Davis
Logan (Walmart)		Logan	Cache
Orem (Walmart)		Orem	Utah
Springville (Walmart).....		Springville	Utah
Central Bank		Provo	Utah
American Fork.....		American Fork.....	Utah
Lehi.....		Lehi.....	Utah
Mapleton		Mapleton	Utah
Orem		Orem	Utah
Payson		Payson	Utah
Riverside Plaza		Provo	Utah
Spanish Fork		Spanish Fork	Utah
Springville.....		Springville	Utah
Far West Bank		Provo	Utah
Fairview.....		Fairview.....	Sanpete
Loa		Loa	Wayne
Mt. Pleasant		Mt. Pleasant	Sanpete
Nephi		Nephi	Juab
North Orem		Orem	Utah
North Provo		Provo	Utah
Orem		Orem	Utah
Payson		Payson	Utah
Price		Price	Carbon
Provo Mortgage Center.....		Provo	Utah
Salem		Salem	Utah
Sandy		Sandy	Salt Lake
Springville.....		Springville	Utah
St. George		St. George	Washington
First Utah Bank		Salt Lake City	Salt Lake
Centennial Park.....		Salt Lake City	Salt Lake
City Center		Salt Lake City	Salt Lake
Midvale		Midvale	Salt Lake
Sandy		Sandy	Salt Lake
West Valley		West Valley City	Salt Lake
Gunnison Valley Bank		Gunnison	Sanpete
Holladay Bank & Trust		Salt Lake City	Salt Lake
Home Savings Bank		Salt Lake City	Salt Lake
Park City.....		Park City	Summit
Lewiston State Bank		Lewiston	Cache
North Logan		Logan	Cache
Liberty Bank		Salt Lake City	Salt Lake

Branches of State Chartered Banks**Eighty-Nine Branches of Twenty-Five State Banks**
June 30, 2003

Name of Bank <u>Branch</u>	<u>City</u>	<u>County</u>
State Bank of Southern Utah	Cedar City	Iron
Bloomington (Walmart)	Bloomington	Washington
Bryce Valley	Tropic	Garfield
Circleville	Circleville	Piute
Kanab	Kanab	Kane
Long Valley	Orderville	Kane
Parowan	Parowan	Iron
Providence (Walmart)	Cedar City	Iron
Richfield	Richfield	Sevier
Santa Clara	Santa Clara	Washington
South Main	Cedar City	Iron
St. George	St. George	Washington
Washington (Walmart)	Washington	Washington
SunFirst Bank	St. George	Washington
The Village Bank	St. George	Washington
Sunset	St. George	Washington
Utah Community Bank	Sandy	Salt Lake
Utah Independent Bank	Salina	Sevier
Beaver	Beaver	Beaver
Western Community Bank	Orem	Utah
Pleasant Grove	Pleasant Grove	Utah

State Bank Members of Federal Reserve System
June 30, 2003

	<u>Location</u>
Bank of Ephraim	Ephraim
Bank of Utah	Ogden
Barnes Banking Company	Kaysville
Cache Valley Bank	Logan
First Utah Bank	Salt Lake City
Utah Independent Bank	Salina

Changes in State Chartered Banks

<u>State Banks and Branches:</u>	<u>June 30, 2002</u>	<u>June 30, 2003</u>
State Banks.....	25	25
Branches	85	89
Branches approved but not opened.....	2	1
 <u>Branches Approved And Opened:</u>	<u>Date Approved</u>	<u>Date Opened</u>
Bank of American Fork, Murray	08-07-02	01-17-03
Barnes Banking Company, Midvale	05-14-02	03-03-03
Central Bank, Lehi	08-07-02	06-13-03
Bank of Ephraim, Ephraim	10-22-02	03-17-03
Home Savings Bank, Park City.....	.07-16-02	12-23-03
 <u>Branches Approved But Not Opened:</u>	<u>Date Approved</u>	
The Village Bank, St. George .....	.....	08-14-02
 <u>Branches Closed:</u>		<u>Date Closed</u>
Bank of Utah, Clearfield .....	.....	03-02-03
 <u>Banks Approved But Not Opened:</u>		<u>Date Approved</u>
Crossroads Bank, Cedar City .....	.....	12-20-02
Continental Bank, Salt Lake City .....	.....	04-04-03
 <u>Merger:</u>	<u>Merged Into:</u>	<u>Date Approved</u>
First Community Industrial Bank ⁽¹⁾	First State Bank N.M. ⁽²⁾	08-07-02

⁽¹⁾ A Colorado state chartered industrial loan corporation with three Utah branches.

⁽²⁾ A New Mexico state chartered bank. The Utah and Colorado branches are operated under the name "First Community Bank".

State Chartered Banks
June 30, 2003

25 Reporting Figures In Thousands of Dollars	Total State Banks	America West Bank	American Bank of Commerce	Bank of American Fork	Bank of Ephraim	Bank of Utah	Barnes Banking Company
ASSETS							
Cash and Due.....	286,916	1,893	2,565	21,219	5,576	48,573	56,745
Securities.....	550,833	14,044	0	80,564	5,901	85,894	32,830
Federal Funds Sold.....	416,263	2,838	7,880	64,304	6,934	30,000	45,000
Receivables (Net of Unearned).....	2,665,345	33,148	18,003	341,848	38,467	345,617	366,193
LESS: Allowance for Losses.....	43,105	511	259	4,792	1,117	5,498	5,771
Trading Assets.....	0	0	0	0	0	0	0
Premises and Fixed Assets.....	85,383	201	1,442	13,467	989	9,607	9,968
Other Real Estate Owned.....	27,014	431	0	0	1,323	695	14,376
Investments in Unconsolidated Subs.....	0	0	0	0	0	0	0
Customers' Liability.....	0	0	0	0	0	0	0
Intangible Assets.....	10,088	0	0	0	0	5,987	0
Other Assets.....	97,477	566	332	7,099	839	15,604	21,643
TOTAL ASSETS.....	4,096,214	52,610	29,963	523,709	58,912	536,479	540,984
LIABILITIES							
Deposits (Noninterest-Bearing).....	745,490	4,313	7,314	170,374	14,694	30,912	96,147
Deposits (Interest-Bearing).....	2,674,879	31,875	19,336	273,694	39,001	398,010	331,813
Federal Funds Purchased.....	129,874	8,164	0	12,355	0	36,144	32,187
Trading Liabilities.....	0	0	0	0	0	0	0
Other Borrowed Money.....	59,172	1,750	0	0	0	21,770	5,357
Bank's Liability on Acceptances.....	0	0	0	0	0	0	0
Notes and Subordinated Debentures.....	0	0	0	0	0	0	0
Other Liabilities.....	19,533	360	122	577	177	3,485	3,508
TOTAL LIABILITIES.....	3,628,948	46,462	26,772	457,000	53,872	490,321	469,012
EQUITY CAPITAL							
Perpetual Preferred Stock.....	477	0	0	0	0	0	0
Common Stock.....	23,238	2,797	936	127	50	3,656	840
Surplus.....	65,253	2,714	1,873	2,872	600	4,644	9,160
Undivided Profits.....	378,298	637	382	63,710	4,390	37,858	61,972
TOTAL EQUITY CAPITAL.....	467,266	6,148	3,191	66,709	5,040	46,158	71,972
TOTAL LIABILITIES & EQUITY.....	4,096,214	52,610	29,963	523,709	58,912	536,479	540,984

State Chartered Banks
June 30, 2003

25 Reporting Figures In Thousands of Dollars	Bonneville Bank	Brighton Bank	Cache Valley Bank	Capital Community Bank	Centennial Bank	Central Bank	Far West Bank
ASSETS							
Cash and Due.....	694	8,680	6,413	12,727	3,729	21,023	18,479
Securities.....	600	13,380	16,065	0	3,336	110,023	56,480
Federal Funds Sold.....	10,200	99,015	9,369	17,516	17,580	0	2,263
Receivables (Net of Unearned).....	13,434	79,452	119,611	55,908	77,901	243,758	211,518
LESS: Allowance for Losses.....	192	1,022	1,941	2,297	721	4,574	3,442
Trading Assets.....	0	0	0	0	0	0	0
Premises and Fixed Assets.....	193	1,181	1,243	2,106	1,041	11,171	7,365
Other Real Estate Owned.....	0	0	363	85	1,018	2,959	319
Investments in Unconsolidated Subs.....	0	0	0	0	0	0	0
Customers' Liability.....	0	0	0	0	0	0	0
Intangible Assets.....	0	0	658	0	0	878	1,872
Other Assets.....	218	613	3,308	2,917	1,707	5,316	12,212
TOTAL ASSETS.....	25,147	201,299	155,089	88,962	105,591	390,554	307,066
LIABILITIES							
Deposits (Noninterest-Bearing).....	7,600	30,094	20,243	28,056	7,750	37,149	39,229
Deposits (Interest-Bearing).....	12,578	145,035	118,546	51,124	90,113	263,101	228,417
Federal Funds Purchased.....	0	7,949	0	0	0	13,567	0
Trading Liabilities.....	0	0	0	0	0	0	0
Other Borrowed Money.....	0	0	3,503	3,000	0	6,031	0
Bank's Liability on Acceptances.....	0	0	0	0	0	0	0
Notes and Subordinated Debentures.....	0	0	0	0	0	0	0
Other Liabilities.....	92	1,049	817	174	855	1,943	1,090
TOTAL LIABILITIES.....	20,270	184,127	143,109	82,354	98,718	321,791	268,736
EQUITY CAPITAL							
Perpetual Preferred Stock.....	0	0	477	0	0	0	0
Common Stock.....	425	500	1,105	1,250	2,186	528	496
Surplus.....	666	2,456	131	2,650	2,436	1,572	2,544
Undivided Profits.....	3,786	14,216	10,267	2,708	2,251	66,663	35,290
TOTAL EQUITY CAPITAL.....	4,877	17,172	11,980	6,608	6,873	68,763	38,330
TOTAL LIABILITIES & EQUITY.....	25,147	201,299	155,089	88,962	105,591	390,554	307,066

State Chartered Banks
June 30, 2003

25 Reporting Figures In Thousands of Dollars	First Utah Bank	Gunnison Valley Bank	Holladay Bank & Trust	Home Savings Bank	Lewiston State Bank	Liberty Bank	State Bank of Southern Utah
ASSETS							
Cash and Due.....	12,439	2,747	2,451	759	2,265	749	14,945
Securities.....	9,693	2,922	801	0	22,922	0	84,920
Federal Funds Sold.....	31,532	1,500	13,467	15,252	2,386	0	6,022
Receivables (Net of Unearned).....	70,341	38,114	33,769	58,813	91,423	6,899	211,290
LESS: Allowance for Losses.....	820	564	1,079	1,014	736	261	3,681
Trading Assets.....	0	0	0	0	0	0	0
Premises and Fixed Assets.....	6,064	16	422	3,662	1,734	25	8,300
Other Real Estate Owned.....	839	433	2,783	545	279	240	178
Investments in Unconsolidated Subs.....	0	0	0	0	0	0	0
Customers' Liability.....	0	0	0	0	0	0	0
Intangible Assets.....	0	0	0	0	0	0	693
Other Assets.....	<u>4,687</u>	<u>899</u>	<u>1,821</u>	<u>1,451</u>	<u>2,810</u>	<u>217</u>	<u>10,259</u>
TOTAL ASSETS.....	<u>134,775</u>	<u>46,067</u>	<u>54,435</u>	<u>79,468</u>	<u>123,083</u>	<u>7,869</u>	<u>332,926</u>
LIABILITIES							
Deposits (Noninterest-Bearing).....	55,230	7,191	5,929	67,007	9,973	174	56,379
Deposits (Interest-Bearing).....	63,593	33,298	40,944	0	99,683	4,748	213,450
Federal Funds Purchased.....	6,979	0	0	0	0	0	8,454
Trading Liabilities.....	0	0	0	0	0	0	0
Other Borrowed Money.....	0	0	0	4,000	1,225	368	12,168
Bank's Liability on Acceptances.....	0	0	0	0	0	0	0
Notes and Subordinated Debentures.....	0	0	0	0	0	0	0
Other Liabilities.....	<u>532</u>	<u>206</u>	<u>197</u>	<u>711</u>	<u>761</u>	<u>177</u>	<u>1,688</u>
TOTAL LIABILITIES.....	<u>126,334</u>	<u>40,695</u>	<u>47,070</u>	<u>71,718</u>	<u>111,642</u>	<u>5,467</u>	<u>292,139</u>
EQUITY CAPITAL							
Perpetual Preferred Stock.....	0	0	0	0	0	0	0
Common Stock.....	2,821	100	766	500	300	257	255
Surplus.....	5,182	600	358	500	4,000	659	4,000
Undivided Profits.....	<u>438</u>	<u>4,672</u>	<u>6,241</u>	<u>6,750</u>	<u>7,141</u>	<u>1,486</u>	<u>36,532</u>
TOTAL EQUITY CAPITAL.....	<u>8,441</u>	<u>5,372</u>	<u>7,365</u>	<u>7,750</u>	<u>11,441</u>	<u>2,402</u>	<u>40,787</u>
TOTAL LIABILITIES & EQUITY.....	<u>134,775</u>	<u>46,067</u>	<u>54,435</u>	<u>79,468</u>	<u>123,083</u>	<u>7,869</u>	<u>332,926</u>

State Chartered Banks
June 30, 2003

25 Reporting Figures In Thousands of Dollars	SunFirst Bank	The Village Bank	Utah Community Bank	Utah Independent Bank	Western Community Bank
ASSETS					
Cash and Due.....	1,845	4,287	4,118	8,284	23,711
Securities.....	2,520	5,253	0	2,585	100
Federal Funds Sold.....	4,639	4,399	21,837	2,330	0
Receivables (Net of Unearned).....	48,480	64,029	20,601	25,410	51,318
LESS: Allowance for Losses.....	535	846	243	417	772
Trading Assets.....	0	0	0	0	0
Premises and Fixed Assets.....	1,073	2,840	105	705	463
Other Real Estate Owned.....	45	0	0	103	0
Investments in Unconsolidated Subs.....	0	0	0	0	0
Customers' Liability.....	0	0	0	0	0
Intangible Assets.....	0	0	0	0	0
Other Assets.....	411	508	279	918	843
TOTAL ASSETS.....	<u>58,478</u>	<u>80,470</u>	<u>46,697</u>	<u>39,918</u>	<u>75,663</u>
LIABILITIES					
Deposits (Noninterest-Bearing).....	6,257	15,510	6,764	5,573	15,628
Deposits (Interest-Bearing).....	43,492	55,817	34,649	28,634	53,928
Federal Funds Purchased.....	2,225	1,850	0	0	0
Trading Liabilities.....	0	0	0	0	0
Other Borrowed Money.....	0	0	0	0	0
Bank's Liability on Acceptances.....	0	0	0	0	0
Notes and Subordinated Debentures.....	0	0	0	0	0
Other Liabilities.....	244	312	169	156	131
TOTAL LIABILITIES.....	<u>52,218</u>	<u>73,489</u>	<u>41,582</u>	<u>34,363</u>	<u>69,687</u>
EQUITY CAPITAL					
Perpetual Preferred Stock.....	0	0	0	0	0
Common Stock.....	575	1,041	438	689	600
Surplus.....	5,514	3,639	3,893	690	1,900
Undivided Profits.....	171	2,301	784	4,176	3,476
TOTAL EQUITY CAPITAL.....	<u>6,260</u>	<u>6,981</u>	<u>5,115</u>	<u>5,555</u>	<u>5,976</u>
TOTAL LIABILITIES & EQUITY.....	<u>58,478</u>	<u>80,470</u>	<u>46,697</u>	<u>39,918</u>	<u>75,663</u>

Nationally Chartered Banks
June 30, 2003

7 Reporting Figures In Thousands of Dollars	Total National Banks	American Investment Bank	Chevron Credit Bank	First National Layton	First National Morgan	Heber Valley National Bank
ASSETS						
Cash and Due.....	2,658,115	8,340	51,594	7,352	9,237	465
Securities.....	5,282,848	65,565	26,971	22,349	7,288	3,657
Federal Funds Sold.....	6,911,099	0	0	20,100	0	457
Receivables (Net of Unearned).....	13,268,983	190,544	0	169,212	38,587	17,100
LESS: Allowance for Losses.....	325,411	20,218	0	2,609	403	250
Trading Assets.....	388,060	0	0	0	0	0
Premises and Fixed Assets.....	265,783	2,273	332	6,933	932	382
Other Real Estate Owned.....	32,856	0	0	2,135	0	0
Investments in Unconsolidated Subs.....	37,197	0	0	0	0	0
Customers' Liability.....	640	0	0	0	0	0
Intangible Assets.....	38,767	15	0	0	0	0
Other Assets.....	<u>1,491,471</u>	<u>24,866</u>	<u>63,201</u>	<u>2,136</u>	<u>612</u>	<u>279</u>
TOTAL ASSETS.....	<u>30,050,408</u>	<u>271,385</u>	<u>142,098</u>	<u>227,608</u>	<u>56,253</u>	<u>22,090</u>
LIABILITIES						
Deposits (Noninterest-Bearing).....	4,451,128	2,185	0	25,119	10,256	3,003
Deposits (Interest-Bearing).....	18,545,997	174,339	500	168,258	37,720	16,816
Federal Funds Purchased.....	2,373,672	0	0	10,271	0	28
Trading Liabilities.....	283,982	0	0	0	0	0
Other Borrowed Money.....	843,447	15,902	0	1,000	0	0
Bank's Liability on Acceptances.....	640	0	0	0	0	0
Notes and Subordinated Debentures.....	204,323	0	0	0	0	0
Other Liabilities.....	<u>830,610</u>	<u>5,096</u>	<u>80,611</u>	<u>1,193</u>	<u>254</u>	<u>171</u>
TOTAL LIABILITIES.....	<u>27,533,799</u>	<u>197,522</u>	<u>81,111</u>	<u>205,841</u>	<u>48,230</u>	<u>20,018</u>
EQUITY CAPITAL						
Perpetual Preferred Stock.....	14,000	0	14,000	0	0	0
Common Stock.....	88,385	675	5,643	1,710	50	1,000
Surplus.....	623,736	49,177	23,357	2,774	400	1,500
Undivided Profits.....	<u>1,790,488</u>	<u>24,011</u>	<u>17,987</u>	<u>17,283</u>	<u>7,573</u>	<u>(428)</u>
TOTAL EQUITY CAPITAL.....	<u>2,516,609</u>	<u>73,863</u>	<u>60,987</u>	<u>21,767</u>	<u>8,023</u>	<u>2,072</u>
TOTAL LIABILITIES & EQUITY.....	<u>30,050,408</u>	<u>271,385</u>	<u>142,098</u>	<u>227,608</u>	<u>56,253</u>	<u>22,090</u>

Nationally Chartered Banks
June 30, 2003

7 Reporting Figures In Thousands of Dollars	Wells Fargo Bank NW	Zions First National
ASSETS		
Cash and Due.....	2,104,912	476,215
Securities.....	3,867,266	1,289,752
Federal Funds Sold.....	6,067,027	823,515
Receivables (Net of Unearned).....	5,944,783	6,908,757
LESS: Allowance for Losses.....	204,165	97,766
Trading Assets.....	3,332	384,728
Premises and Fixed Assets.....	143,693	111,238
Other Real Estate Owned.....	21,095	9,626
Investments in Unconsolidated Subs.....	13,369	23,828
Customers' Liability.....	364	276
Intangible Assets.....	8,040	30,712
Other Assets.....	576,034	824,343
TOTAL ASSETS.....	<u>18,545,750</u>	<u>10,785,224</u>
LIABILITIES		
Deposits (Noninterest-Bearing).....	3,092,497	1,318,068
Deposits (Interest-Bearing).....	12,458,817	5,689,547
Federal Funds Purchased.....	450,505	1,912,868
Trading Liabilities.....	3,332	280,650
Other Borrowed Money.....	537,356	289,189
Bank's Liability on Acceptances.....	364	276
Notes and Subordinated Debentures.....	34,198	170,125
Other Liabilities.....	319,618	423,667
TOTAL LIABILITIES.....	<u>16,896,687</u>	<u>10,084,390</u>
EQUITY CAPITAL		
Perpetual Preferred Stock.....	0	0
Common Stock.....	64,307	15,000
Surplus.....	386,282	160,246
Undivided Profits.....	1,198,474	525,588
TOTAL EQUITY CAPITAL.....	<u>1,649,063</u>	<u>700,834</u>
TOTAL LIABILITIES & EQUITY.....	<u>18,545,750</u>	<u>10,785,224</u>

Out-of-State Banks with Branches in Utah
June 30, 2003

8 Reporting Figures In Thousands of Dollars	Total Non-Utah Banks	Bank One N.A.	Community First National Bank (ND)	First State Bank (NM)	KeyBank N.A.
ASSETS					
Cash and Due.....	49,444,382	23,016,000	226,375	46,068	3,408,123
Securities.....	111,496,022	59,166,000	1,562,505	199,635	6,907,684
Federal Funds Sold.....	29,253,097	19,031,000	6,750	2,571	4,299,642
Receivables (Net of Unearned).....	484,229,080	115,208,000	3,425,504	1,109,816	53,860,741
LESS: Allowance for Losses.....	8,670,287	3,478,000	54,078	12,985	1,264,419
Trading Assets.....	16,889,592	5,960,000	0	0	2,076,058
Premises and Fixed Assets.....	6,172,276	1,385,000	97,027	18,993	553,032
Other Real Estate Owned.....	303,656	70,000	6,489	373	32,976
Investments in Unconsolidated Subs.....	1,395,696	414,000	476	50	35,739
Customers' Liability.....	493,792	249,000	0	0	49,206
Intangible Assets.....	20,374,980	913,000	94,688	43,859	584,021
Other Assets.....	31,096,753	9,166,000	173,693	49,811	4,573,235
TOTAL ASSETS.....	742,479,039	231,100,000	5,539,429	1,458,191	75,116,038
LIABILITIES					
Deposits (Noninterest-Bearing).....	129,877,016	41,492,000	463,659	224,622	11,463,572
Deposits (Interest-Bearing).....	344,323,458	112,833,000	3,999,596	926,251	36,026,087
Federal Funds Purchased.....	58,407,591	10,309,000	376,244	48,320	4,334,618
Trading Liabilities.....	13,045,114	4,666,000	0	0	1,827,974
Other Borrowed Money.....	82,551,690	29,130,000	44,070	108,762	10,700,872
Bank's Liability on Acceptances.....	493,792	249,000	0	0	49,206
Notes and Subordinated Debentures.....	20,266,242	5,029,000	25,000	0	2,551,719
Other Liabilities.....	28,679,526	9,932,000	46,845	6,861	3,209,143
TOTAL LIABILITIES.....	677,644,429	213,640,000	4,955,414	1,314,816	70,163,191
EQUITY CAPITAL					
Perpetual Preferred Stock.....	0	0	0	0	0
Common Stock.....	803,239	201,000	10,000	2,250	50,000
Surplus.....	35,483,764	9,164,000	308,883	82,515	435,484
Undivided Profits.....	28,547,607	8,095,000	265,132	58,610	4,467,363
TOTAL EQUITY CAPITAL.....	64,834,610	17,460,000	584,015	143,375	4,952,847
TOTAL LIABILITIES & EQUITY.....	742,479,039	231,100,000	5,539,429	1,458,191	75,116,038
*Deposits in Utah if available.....	3,458,056	1,362,525	84,702	28,366	962,266

* Call report information is on a consolidated basis and does not distinguish Utah deposits. However, out-of-state financial institutions who participate in the Money Management Council provide Utah deposit information.

Out-of-State Banks with Branches in Utah
June 30, 2003

8 Reporting Figures In Thousands of Dollars	Mountain West Bank	U.S. Bank N.A.	Washington Mutual Bank	Wells Fargo Bank, N.A.
ASSETS				
Cash and Due.....	20,716	11,987,100	1,071,000	9,669,000
Securities.....	146,787	35,336,411	3,335,000	4,842,000
Federal Funds Sold.....	0	4,955,134	635,000	323,000
Receivables (Net of Unearned).....	249,287	120,918,732	26,313,000	163,144,000
LESS: Allowance for Losses.....	3,173	2,270,632	258,000	1,329,000
Trading Assets.....	0	333,534	6,000	8,514,000
Premises and Fixed Assets.....	11,759	1,864,465	653,000	1,589,000
Other Real Estate Owned.....	341	69,477	56,000	68,000
Investments in Unconsolidated Subs.....	0	585,431	92,000	268,000
Customers' Liability.....	0	150,586	1,000	44,000
Intangible Assets.....	17,920	8,860,492	171,000	9,690,000
Other Assets.....	7,184	8,735,830	1,745,000	6,646,000
TOTAL ASSETS.....	450,821	191,526,560	33,820,000	203,468,000
LIABILITIES				
Deposits (Noninterest-Bearing).....	92,256	45,246,907	468,000	30,426,000
Deposits (Interest-Bearing).....	204,841	87,214,683	20,475,000	82,644,000
Federal Funds Purchased.....	8,494	5,061,915	1,458,000	36,811,000
Trading Liabilities.....	0	303,140	6,000	6,242,000
Other Borrowed Money.....	92,211	20,320,775	8,218,000	13,937,000
Bank's Liability on Acceptances.....	0	150,586	1,000	44,000
Notes and Subordinated Debentures.....	0	6,326,523	200,000	6,134,000
Other Liabilities.....	4,515	6,864,162	965,000	7,651,000
TOTAL LIABILITIES.....	402,317	171,488,691	31,791,000	183,889,000
EQUITY CAPITAL				
Perpetual Preferred Stock.....	0	0	0	0
Common Stock.....	1,789	18,200	0	520,000
Surplus.....	34,759	11,015,123	1,154,000	13,289,000
Undivided Profits.....	11,956	9,004,546	875,000	5,770,000
TOTAL EQUITY CAPITAL.....	48,504	20,037,869	2,029,000	19,579,000
TOTAL LIABILITIES & EQUITY.....	450,821	191,526,560	33,820,000	203,468,000

*Deposits in Utah if available..... 39,976 755,765 N/A 224,456

* Call report information is on a consolidated basis and does not distinguish Utah deposits. However, out-of-state financial institutions who participate in the Money Management Council provide Utah deposit information.

**Consolidated Income Statement
State and Nationally Chartered Banks
For The Six Month Period Ending June 30, 2003**

25 State and 7 National Reporting**Figures in Thousands**

	State	National
INTEREST INCOME		
Loans Secured by Real Estate.....	\$ 74,787	\$ 187,197
Commercial & Industrial Loans.....	20,479	65,376
Credit Cards.....	816	4,729
Installment Loans.....	8,251	106,303
All Other Loans.....	3,737	29,534
Leasing.....	34	14,675
Interest on Balances Due.....	492	10,484
Securities.....	10,436	182,693
Trading Assets.....	0	11,755
Federal Funds Sold.....	1,173	41,443
Other Interest Income.....	<u>295</u>	<u>5,953</u>
TOTAL INTEREST INCOME.....	<u>120,500</u>	<u>660,142</u>
INTEREST EXPENSE		
Transaction Accounts.....	689	515
Savings Deposits (Includes MMDAs).....	7,411	64,400
Time Deposits of \$100,000 or More.....	6,179	39,695
Time Deposits of Less Than \$100,000.....	10,281	38,233
Foreign Offices.....	0	1,653
Federal Funds Purchased.....	674	15,818
Trading Liabilities & Other Borrowed Money.....	1,043	19,756
Subordinated Notes & Debentures.....	<u>0</u>	<u>4,232</u>
TOTAL INTEREST EXPENSE.....	<u>26,277</u>	<u>184,302</u>
NET INTEREST INCOME.....	<u>94,223</u>	<u>475,840</u>
Provision for Loan Loss.....	8,511	28,922
NONINTEREST INCOME		
Fiduciary Accounts.....	658	20,306
Service Charges on Deposit Accounts.....	10,337	92,514
Trading Revenue.....	0	13,818
Net Servicing Fees.....	4,269	12,841
Net Gains (Losses) on Sales of Other Assets.....	3,521	3,030
Other.....	<u>9,021</u>	<u>159,987</u>
TOTAL NONINTEREST INCOME.....	<u>27,806</u>	<u>302,496</u>
Gains (Losses) on Securities.....	115	1,446
NONINTEREST EXPENSE		
Salaries & Employee Benefits.....	39,820	195,839
Premises & Fixed Assets.....	9,156	51,996
Other.....	<u>18,855</u>	<u>325,272</u>
TOTAL NONINTEREST EXPENSE.....	<u>67,831</u>	<u>573,107</u>
INCOME (LOSS) BEFORE TAXES & EXTRAORDINARY ITEMS.....	45,802	177,753
Applicable Income Taxes.....	12,378	58,549
Extraordinary Items (Net of Taxes).....	<u>0</u>	<u>0</u>
NET INCOME.....	<u>\$ 33,424</u>	<u>\$ 119,204</u>

State Chartered Banks
December 31, 2002

25 Reporting Figures In Thousands of Dollars	Total State Banks	America West Bank	American Bank of Commerce	Bank of American Fork	Bank of Ephraim	Bank of Utah	Barnes Banking Company
ASSETS							
Cash and Due.....	213,532	1,263	1,390	17,791	7,245	25,553	24,170
Securities.....	535,933	11,439	0	80,798	6,327	80,708	38,180
Federal Funds Sold.....	254,943	1,906	5,455	33,688	2,716	21,628	26,000
Receivables (Net of Unearned).....	2,624,655	34,312	14,023	326,350	38,479	358,240	373,640
LESS: Allowance for Losses.....	39,372	408	229	4,455	995	4,814	4,844
Trading Assets.....	0	0	0	0	0	0	0
Premises and Fixed Assets.....	80,838	197	1,449	10,857	935	9,787	8,944
Other Real Estate Owned.....	19,808	0	0	1,300	750	1,030	7,554
Investments in Unconsolidated Subs.....	0	0	0	0	0	0	0
Customers' Liability.....	0	0	0	0	0	0	0
Intangible Assets.....	10,269	0	0	0	0	6,009	0
Other Assets.....	96,586	519	538	8,252	1,034	15,919	21,979
TOTAL ASSETS.....	3,797,192	49,228	22,626	474,581	56,491	514,060	495,623
LIABILITIES							
Deposits (Noninterest-Bearing).....	557,597	1,973	6,289	116,813	12,334	33,295	69,127
Deposits (Interest-Bearing).....	2,577,963	32,127	13,089	278,040	38,868	376,176	321,499
Federal Funds Purchased.....	138,033	7,444	0	17,956	0	33,784	26,413
Trading Liabilities.....	0	0	0	0	0	0	0
Other Borrowed Money.....	61,073	1,500	0	0	0	22,000	5,582
Bank's Liability on Acceptances.....	0	0	0	0	0	0	0
Notes and Subordinated Debentures.....	0	0	0	0	0	0	0
Other Liabilities.....	21,570	307	100	340	218	3,811	3,476
TOTAL LIABILITIES.....	3,356,236	43,351	19,478	413,149	51,420	469,066	426,097
EQUITY CAPITAL							
Perpetual Preferred Stock.....	477	0	0	0	0	0	0
Common Stock.....	23,029	2,797	936	127	50	3,656	840
Surplus.....	60,388	2,713	1,873	2,872	600	4,644	9,160
Undivided Profits.....	357,062	367	339	58,433	4,421	36,694	59,526
TOTAL EQUITY CAPITAL.....	440,956	5,877	3,148	61,432	5,071	44,994	69,526
TOTAL LIABILITIES & EQUITY.....	3,797,192	49,228	22,626	474,581	56,491	514,060	495,623

State Chartered Banks
December 31, 2002

25 Reporting Figures In Thousands of Dollars	Bonneville Bank	Brighton Bank	Cache Valley Bank	Capital Community Bank	Centennial Bank	Central Bank	Far West Bank
ASSETS							
Cash and Due.....	1,789	6,752	4,926	4,645	5,371	23,985	22,497
Securities.....	1,000	18,875	16,130	0	3,950	92,558	53,269
Federal Funds Sold.....	11,600	65,926	5,805	7,321	12,319	0	3,489
Receivables (Net of Unearned).....	13,135	81,738	112,829	63,772	72,391	244,428	197,753
LESS: Allowance for Losses.....	189	971	1,596	1,243	563	4,525	3,814
Trading Assets.....	0	0	0	0	0	0	0
Premises and Fixed Assets.....	224	1,153	1,218	2,171	1,082	9,669	7,652
Other Real Estate Owned.....	0	0	363	85	0	3,127	394
Investments in Unconsolidated Subs.....	0	0	0	0	0	0	0
Customers' Liability.....	0	0	0	0	0	0	0
Intangible Assets.....	0	0	375	0	0	898	2,234
Other Assets.....	228	712	2,741	2,334	1,591	5,299	11,420
TOTAL ASSETS.....	<u>27,787</u>	<u>174,185</u>	<u>142,791</u>	<u>79,085</u>	<u>96,141</u>	<u>375,439</u>	<u>294,894</u>
LIABILITIES							
Deposits (Noninterest-Bearing).....	8,024	24,991	21,138	21,399	7,515	39,424	31,677
Deposits (Interest-Bearing).....	14,885	124,034	104,842	45,020	81,359	246,826	226,822
Federal Funds Purchased.....	0	6,967	0	0	0	19,473	0
Trading Liabilities.....	0	0	0	0	0	0	0
Other Borrowed Money.....	0	0	3,446	6,000	0	3,811	0
Bank's Liability on Acceptances.....	0	0	0	0	0	0	0
Notes and Subordinated Debentures.....	0	0	0	0	0	0	0
Other Liabilities.....	130	1,229	1,935	182	845	1,908	586
TOTAL LIABILITIES.....	<u>23,039</u>	<u>157,221</u>	<u>131,361</u>	<u>72,601</u>	<u>89,719</u>	<u>311,442</u>	<u>259,085</u>
EQUITY CAPITAL							
Perpetual Preferred Stock.....	0	0	477	0	0	0	0
Common Stock.....	425	500	1,105	1,250	2,311	528	496
Surplus.....	666	2,310	131	1,250	2,311	1,572	2,544
Undivided Profits.....	3,657	14,154	9,717	3,984	1,800	61,897	32,769
TOTAL EQUITY CAPITAL.....	<u>4,748</u>	<u>16,964</u>	<u>11,430</u>	<u>6,484</u>	<u>6,422</u>	<u>63,997</u>	<u>35,809</u>
TOTAL LIABILITIES & EQUITY.....	<u>27,787</u>	<u>174,185</u>	<u>142,791</u>	<u>79,085</u>	<u>96,141</u>	<u>375,439</u>	<u>294,894</u>

State Chartered Banks
December 31, 2002

25 Reporting Figures In Thousands of Dollars	First Utah Bank	Gunnison Valley Bank	Holladay Bank & Trust	Home Savings Bank	Lewiston State Bank	Liberty Bank	State Bank of Southern Utah
ASSETS							
Cash and Due.....	16,234	2,500	5,416	2,145	2,789	1,019	12,549
Securities.....	10,690	3,415	1,026	0	17,181	0	88,623
Federal Funds Sold.....	13,370	4,000	13,602	6,641	0	0	0
Receivables (Net of Unearned).....	69,414	35,114	36,631	59,502	92,984	7,264	198,934
LESS: Allowance for Losses.....	990	484	918	1,014	843	260	3,697
Trading Assets.....	0	0	0	0	0	0	0
Premises and Fixed Assets.....	6,135	14	464	3,592	1,953	29	8,585
Other Real Estate Owned.....	1,152	0	2,319	482	167	233	142
Investments in Unconsolidated Subs.....	0	0	0	0	0	0	0
Customers' Liability.....	0	0	0	0	0	0	0
Intangible Assets.....	0	0	0	0	0	0	753
Other Assets.....	<u>3,496</u>	<u>859</u>	<u>1,898</u>	<u>1,655</u>	<u>2,372</u>	<u>215</u>	<u>10,265</u>
TOTAL ASSETS.....	<u>119,501</u>	<u>45,418</u>	<u>60,438</u>	<u>73,003</u>	<u>116,603</u>	<u>8,500</u>	<u>316,154</u>
LIABILITIES							
Deposits (Noninterest-Bearing).....	46,410	7,860	6,781	0	8,523	289	49,478
Deposits (Interest-Bearing).....	53,883	32,581	46,235	60,352	94,105	4,420	203,553
Federal Funds Purchased.....	10,009	0	0	0	124	0	12,366
Trading Liabilities.....	0	0	0	0	0	0	0
Other Borrowed Money.....	0	0	0	5,000	1,359	1,273	10,980
Bank's Liability on Acceptances.....	0	0	0	0	0	0	0
Notes and Subordinated Debentures.....	0	0	0	0	0	0	0
Other Liabilities.....	<u>1,318</u>	<u>226</u>	<u>374</u>	<u>504</u>	<u>1,007</u>	<u>183</u>	<u>1,678</u>
TOTAL LIABILITIES.....	<u>111,620</u>	<u>40,667</u>	<u>53,390</u>	<u>65,856</u>	<u>105,118</u>	<u>6,165</u>	<u>278,055</u>
EQUITY CAPITAL							
Perpetual Preferred Stock.....	0	0	0	0	0	0	0
Common Stock.....	2,621	100	766	500	300	257	255
Surplus.....	3,534	600	358	500	4,000	659	4,000
Undivided Profits.....	<u>1,726</u>	<u>4,051</u>	<u>5,924</u>	<u>6,147</u>	<u>7,185</u>	<u>1,419</u>	<u>33,844</u>
TOTAL EQUITY CAPITAL.....	<u>7,881</u>	<u>4,751</u>	<u>7,048</u>	<u>7,147</u>	<u>11,485</u>	<u>2,335</u>	<u>38,099</u>
TOTAL LIABILITIES & EQUITY.....	<u>119,501</u>	<u>45,418</u>	<u>60,438</u>	<u>73,003</u>	<u>116,603</u>	<u>8,500</u>	<u>316,154</u>

State Chartered Banks
December 31, 2002

25 Reporting Figures In Thousands of Dollars	SunFirst Bank	The Village Bank	Utah Community Bank	Utah Independent Bank	Western Community Bank
ASSETS					
Cash and Due.....	2,009	2,510	2,470	2,780	13,734
Securities.....	2,830	5,760	0	3,073	101
Federal Funds Sold.....	326	3,172	15,763	216	0
Receivables (Net of Unearned).....	45,886	55,511	14,987	26,749	50,589
LESS: Allowance for Losses.....	470	707	183	432	728
Trading Assets.....	0	0	0	0	0
Premises and Fixed Assets.....	350	3,028	117	703	530
Other Real Estate Owned.....	82	0	0	103	525
Investments in Unconsolidated Subs.....	0	0	0	0	0
Customers' Liability.....	0	0	0	0	0
Intangible Assets.....	0	0	0	0	0
Other Assets.....	670	540	241	942	867
TOTAL ASSETS.....	<u>51,683</u>	<u>69,814</u>	<u>33,395</u>	<u>34,134</u>	<u>65,618</u>
LIABILITIES					
Deposits (Noninterest-Bearing).....	5,322	14,127	6,284	5,465	13,059
Deposits (Interest-Bearing).....	39,771	47,525	22,267	23,086	46,598
Federal Funds Purchased.....	2,037	1,460	0	0	0
Trading Liabilities.....	0	0	0	0	0
Other Borrowed Money.....	0	0	0	0	122
Bank's Liability on Acceptances.....	0	0	0	0	0
Notes and Subordinated Debentures.....	0	0	0	0	0
Other Liabilities.....	167	312	88	443	203
TOTAL LIABILITIES.....	<u>47,297</u>	<u>63,424</u>	<u>28,639</u>	<u>28,994</u>	<u>59,982</u>
EQUITY CAPITAL					
Perpetual Preferred Stock.....	0	0	0	0	0
Common Stock.....	441	1,041	438	689	600
Surplus.....	3,969	3,639	3,893	690	1,900
Undivided Profits.....	(24)	1,710	425	3,761	3,136
TOTAL EQUITY CAPITAL.....	<u>4,386</u>	<u>6,390</u>	<u>4,756</u>	<u>5,140</u>	<u>5,636</u>
TOTAL LIABILITIES & EQUITY.....	<u>51,683</u>	<u>69,814</u>	<u>33,395</u>	<u>34,134</u>	<u>65,618</u>

Nationally Chartered Banks
December 31, 2002

7 Reporting Figures In Thousands of Dollars	Total National Banks	American Investment Bank	Chevron Credit Bank	First National Layton	First National Morgan	Heber Valley National Bank
ASSETS						
Cash and Due.....	1,899,730	4,250	45,604	7,203	7,905	430
Securities.....	6,613,006	97,025	26,954	25,283	6,598	4,173
Federal Funds Sold.....	5,955,495	7,393	0	14,046	0	0
Receivables (Net of Unearned).....	12,980,142	258,619	0	166,792	38,062	13,602
LESS: Allowance for Losses.....	311,634	27,214	0	2,631	385	190
Trading Assets.....	332,816	0	0	0	0	0
Premises and Fixed Assets.....	283,467	2,602	324	7,002	960	407
Other Real Estate Owned.....	40,344	0	0	4,077	0	0
Investments in Unconsolidated Subs.....	48,295	0	0	0	0	0
Customers' Liability.....	772	0	0	0	0	0
Intangible Assets.....	37,568	15	0	0	0	0
Other Assets.....	<u>1,488,882</u>	<u>34,339</u>	<u>63,098</u>	<u>2,285</u>	<u>647</u>	<u>245</u>
TOTAL ASSETS.....	<u>29,368,883</u>	<u>377,029</u>	<u>135,980</u>	<u>224,057</u>	<u>53,787</u>	<u>18,667</u>
LIABILITIES						
Deposits (Noninterest-Bearing).....	3,998,578	2,184	0	23,493	9,493	2,409
Deposits (Interest-Bearing).....	18,491,858	296,229	500	169,317	36,331	12,189
Federal Funds Purchased.....	2,534,029	0	0	8,734	0	1,929
Trading Liabilities.....	204,545	0	0	0	0	0
Other Borrowed Money.....	579,728	18	0	1,000	0	0
Bank's Liability on Acceptances.....	772	0	0	0	0	0
Notes and Subordinated Debentures.....	204,323	0	0	0	0	0
Other Liabilities.....	<u>812,624</u>	<u>10,415</u>	<u>76,390</u>	<u>1,377</u>	<u>171</u>	<u>133</u>
TOTAL LIABILITIES.....	<u>26,826,457</u>	<u>308,846</u>	<u>76,890</u>	<u>203,921</u>	<u>45,995</u>	<u>16,660</u>
EQUITY CAPITAL						
Perpetual Preferred Stock.....	14,000	0	14,000	0	0	0
Common Stock.....	88,385	675	5,643	1,710	50	1,000
Surplus.....	623,736	49,177	23,357	2,774	400	1,500
Undivided Profits.....	<u>1,816,305</u>	<u>18,331</u>	<u>16,090</u>	<u>15,652</u>	<u>7,342</u>	<u>(493)</u>
TOTAL EQUITY CAPITAL.....	<u>2,542,426</u>	<u>68,183</u>	<u>59,090</u>	<u>20,136</u>	<u>7,792</u>	<u>2,007</u>
TOTAL LIABILITIES & EQUITY.....	<u>29,368,883</u>	<u>377,029</u>	<u>135,980</u>	<u>224,057</u>	<u>53,787</u>	<u>18,667</u>

Nationally Chartered Banks
December 31, 2002

7 Reporting Figures In Thousands of Dollars	Wells Fargo Bank NW	Zions First National
ASSETS		
Cash and Due.....	1,474,762	359,576
Securities.....	5,210,546	1,242,427
Federal Funds Sold.....	4,837,559	1,096,497
Receivables (Net of Unearned).....	5,788,778	6,714,289
LESS: Allowance for Losses.....	185,403	95,811
Trading Assets.....	1,206	331,610
Premises and Fixed Assets.....	157,493	114,679
Other Real Estate Owned.....	15,665	20,602
Investments in Unconsolidated Subs.....	15,291	33,004
Customers' Liability.....	329	443
Intangible Assets.....	8,040	29,513
Other Assets.....	636,424	751,844
TOTAL ASSETS.....	<u>17,960,690</u>	<u>10,598,673</u>
LIABILITIES		
Deposits (Noninterest-Bearing).....	2,782,969	1,178,030
Deposits (Interest-Bearing).....	12,038,808	5,938,484
Federal Funds Purchased.....	506,472	2,016,894
Trading Liabilities.....	706	203,839
Other Borrowed Money.....	537,733	40,977
Bank's Liability on Acceptances.....	329	443
Notes and Subordinated Debentures.....	34,198	170,125
Other Liabilities.....	356,544	367,594
TOTAL LIABILITIES.....	<u>16,257,759</u>	<u>9,916,386</u>
EQUITY CAPITAL		
Perpetual Preferred Stock.....	0	0
Common Stock.....	64,307	15,000
Surplus.....	386,282	160,246
Undivided Profits.....	<u>1,252,342</u>	<u>507,041</u>
TOTAL EQUITY CAPITAL.....	<u>1,702,931</u>	<u>682,287</u>
TOTAL LIABILITIES & EQUITY.....	<u>17,960,690</u>	<u>10,598,673</u>

Out-of-State Banks with Branches in Utah
December 31, 2002

8 Reporting Figures In Thousands of Dollars	Total Non-Utah Banks	Bank One N.A.	Community First National Bank (ND)	First State Bank (NM)	KeyBank N.A.
ASSETS					
Cash and Due.....	43,639,103	16,500,000	245,455	74,730	3,395,882
Securities.....	94,712,465	47,652,000	1,646,308	189,529	7,647,317
Federal Funds Sold.....	27,088,652	19,501,000	0	14,141	3,946,051
Receivables (Net of Unearned).....	453,991,038	121,526,000	3,577,209	1,017,025	53,710,042
LESS: Allowance for Losses.....	8,844,831	3,525,000	56,106	11,838	1,325,029
Trading Assets.....	14,727,482	5,334,000	0	0	2,022,034
Premises and Fixed Assets.....	5,507,630	1,244,000	96,683	16,503	584,878
Other Real Estate Owned.....	313,914	71,000	5,966	908	36,369
Investments in Unconsolidated Subs.....	1,083,970	119,000	497	50	38,390
Customers' Liability.....	460,727	222,000	0	0	51,748
Intangible Assets.....	21,141,964	659,000	95,480	44,106	537,230
Other Assets.....	33,089,825	8,234,000	172,075	45,839	4,674,450
TOTAL ASSETS.....	686,911,939	217,537,000	5,783,567	1,390,993	75,319,362
LIABILITIES					
Deposits (Noninterest-Bearing).....	121,967,321	46,298,000	474,073	194,703	10,550,023
Deposits (Interest-Bearing).....	327,404,305	101,355,000	4,198,846	903,516	36,951,371
Federal Funds Purchased.....	51,335,368	10,086,000	377,230	70,764	3,606,414
Trading Liabilities.....	11,752,265	4,092,000	0	0	1,731,801
Other Borrowed Money.....	69,466,853	26,505,000	87,106	80,674	11,736,201
Bank's Liability on Acceptances.....	460,727	222,000	0	0	51,748
Notes and Subordinated Debentures.....	18,816,708	5,037,000	25,000	0	2,774,176
Other Liabilities.....	23,935,527	6,401,000	71,713	6,443	3,048,153
TOTAL LIABILITIES.....	625,139,074	199,996,000	5,233,968	1,256,100	70,449,887
EQUITY CAPITAL					
Perpetual Preferred Stock.....	0	0	0	0	0
Common Stock.....	803,239	201,000	10,000	2,250	50,000
Surplus.....	36,078,964	9,173,000	308,883	82,515	727,138
Undivided Profits.....	24,890,662	8,167,000	230,716	50,128	4,092,337
TOTAL EQUITY CAPITAL.....	61,772,865	17,541,000	549,599	134,893	4,869,475
TOTAL LIABILITIES & EQUITY.....	686,911,939	217,537,000	5,783,567	1,390,993	75,319,362

*Deposits in Utah if available..... 3,643,652 1,547,213 92,191 28,139 884,318

* Call report information is on a consolidated basis and does not distinguish Utah deposits. However, out-of-state financial institutions who participate in the Money Management Council provide Utah deposit information.

Out-of-State Banks with Branches in Utah
December 31, 2002

8 Reporting Figures In Thousands of Dollars	Mountain West Bank	U.S. Bank N.A.	Washington Mutual Bank	Wells Fargo Bank N.A.
ASSETS				
Cash and Due.....	12,832	10,868,204	828,000	11,714,000
Securities.....	132,510	28,139,801	4,134,000	5,171,000
Federal Funds Sold.....	0	904,460	175,000	2,548,000
Receivables (Net of Unearned).....	216,302	118,418,460	18,803,000	136,723,000
LESS: Allowance for Losses.....	2,530	2,340,328	246,000	1,338,000
Trading Assets.....	0	426,448	0	6,945,000
Premises and Fixed Assets.....	11,834	1,329,732	618,000	1,606,000
Other Real Estate Owned.....	170	59,501	70,000	70,000
Investments in Unconsolidated Subs.....	0	573,033	93,000	260,000
Customers' Liability.....	0	148,979	4,000	34,000
Intangible Assets.....	18,084	9,218,064	193,000	10,377,000
Other Assets.....	7,023	8,303,438	2,051,000	9,602,000
TOTAL ASSETS.....	396,225	176,049,792	26,723,000	183,712,000
LIABILITIES				
Deposits (Noninterest-Bearing).....	75,168	35,769,354	459,000	28,147,000
Deposits (Interest-Bearing).....	201,012	85,915,560	17,917,000	79,962,000
Federal Funds Purchased.....	5,450	5,858,510	2,101,000	29,230,000
Trading Liabilities.....	0	402,464	0	5,526,000
Other Borrowed Money.....	66,214	17,397,658	3,035,000	10,559,000
Bank's Liability on Acceptances.....	0	148,979	4,000	34,000
Notes and Subordinated Debentures.....	0	5,696,532	0	5,284,000
Other Liabilities.....	3,952	6,193,266	965,000	7,246,000
TOTAL LIABILITIES.....	351,796	157,382,323	24,481,000	165,988,000
EQUITY CAPITAL				
Perpetual Preferred Stock.....	0	0	0	0
Common Stock.....	1,789	18,200	0	520,000
Surplus.....	34,759	11,314,669	1,153,000	13,285,000
Undivided Profits.....	7,881	7,334,600	1,089,000	3,919,000
TOTAL EQUITY CAPITAL.....	44,429	18,667,469	2,242,000	17,724,000
TOTAL LIABILITIES & EQUITY.....	396,225	176,049,792	26,723,000	183,712,000

*Deposits in Utah if available..... 39,057 775,998 N/A 276,736

* Call report information is on a consolidated basis and does not distinguish Utah deposits. However, out-of-state financial institutions who participate in the Money Management Council provide Utah deposit information.

**Consolidated Income Statement
State and Nationally Chartered Banks
For The Twelve Month Period Ending December 31, 2002**

25 State and 7 National Reporting**Figures in Thousands**

	State	National
INTEREST INCOME		
Loans Secured by Real Estate.....	\$ 149,314	\$ 442,578
Commercial & Industrial Loans.....	41,810	148,508
Credit Card.....	1,694	4,765
Installment Loans.....	18,388	190,517
All Other Loans.....	7,741	38,952
Leasing.....	104	35,647
Interest on Balances Due.....	979	41,082
Securities.....	23,362	482,788
Trading Assets.....	0	22,107
Federal Funds Sold.....	2,869	92,689
Other Interest Income.....	795	13,713
TOTAL INTEREST INCOME.....	<u>247,056</u>	<u>1,513,346</u>
INTEREST EXPENSE		
Transaction Accounts.....	1,667	2,119
Savings Deposits (Includes MMDAs).....	19,457	163,079
Time Deposits of \$100,000 or More.....	14,580	89,052
Time Deposits of Less Than \$100,000.....	24,622	117,750
Foreign Offices.....	0	3,788
Federal Funds Purchased.....	2,160	66,312
Trading Liabilities & Other Borrowed Money.....	2,231	56,327
Subordinated Notes & Debentures.....	0	14,882
TOTAL INTEREST EXPENSE.....	<u>64,717</u>	<u>513,309</u>
NET INTEREST INCOME.....	<u>182,339</u>	<u>1,000,037</u>
Provision for Loan Loss.....	15,170	124,900
NONINTEREST INCOME		
Fiduciary Accounts.....	1,129	39,961
Service Charges on Deposit Accounts.....	20,025	173,965
Trading Revenue.....	0	13,174
Net Servicing Fees.....	7,436	23,358
Net Gains (Losses) on Sales of Other Assets.....	4,997	(2,308)
Other.....	<u>17,748</u>	<u>329,748</u>
TOTAL NONINTEREST INCOME.....	<u>51,335</u>	<u>577,898</u>
Gains (Losses) on Securities.....	40	59,281
NONINTEREST EXPENSE		
Salaries & Employee Benefits.....	75,858	383,649
Premises & Fixed Assets.....	17,539	124,543
Other.....	<u>36,349</u>	<u>697,316</u>
TOTAL NONINTEREST EXPENSE.....	<u>129,746</u>	<u>1,205,508</u>
INCOME (LOSS) BEFORE TAXES & EXTRAORDINARY ITEMS.....	88,798	306,808
Applicable Income Taxes.....	24,030	108,726
Extraordinary Items (Net of Taxes).....	0	0
NET INCOME.....	<u>\$ 64,768</u>	<u>\$ 198,082</u>

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Credit Unions

State Chartered Credit Unions
June 30, 2003

Credit Union / Phone Number	Address	Organized	President
Alliance Credit Union 627-8700	PO Box 68, 2780 Adams Ave. Ogden, UT 84402-0068	1930	Joyce Burk
Alpine Credit Union 355-9425	PO Box 217, 1510 N State St. Orem, UT 84059-0217	1955	Jay L. Stokes
Bailey, Inc. Employees Credit Union 955-9326	5392 Peggy Lane Salt Lake City, UT 84124	1963	Joyce McDonald
Balance Rock Credit Union 435-472-5531	PO Box 120, 100 W 200 N Helper, UT 84526-0120	1937	Wilma Howa
Beckstrand & Associates Credit Union 944-7722	6322 S 3000 E #120 Salt Lake City, UT 84121-6921	1983	Marian Behashti
Beehive State Employees Credit Union 484-8811	1467 S Main, PO Box 65479 Salt Lake City, UT 84115-5390	1954	Scott Jorgensen
Big Valley Credit Union 553-9926	247 W 12300 S Suite C Draper, UT 84020	1978	Donna Starring
Blues Plus Credit Union 333-2990	PO Box 27797, 2890 E Cottonwood Parkway Salt Lake City, UT 84127-0797	1961	Susan Bushman
Carbon Credit Union 435-637-2443	PO Box 719, 675 E 100 N Price, UT 84501-0719	1968	Michael Milovich
Chevron West Credit Union 539-7379	2355 N 1100 W Salt Lake City, UT 84116	1950	Douglas G. Gurr
Columbia Iron Mine Employees Credit Union 435-586-9771	PO Box 721, 444 S Main Cedar City, UT 84720-0721	1944	Jan McIntyre
Credit Union One 561-9951	PO Box 359, 8621 S 700 E Sandy, UT 84070	1974	Kent Hodson
Deseret First Credit Union 535-0500	147 N 200 W Salt Lake City, UT 84103-1596	1955	Kris J. Mecham
Deseret News Employees Credit Union 972-1116	PO Box 26042, 1377 S Redwood Rd. Salt Lake City, UT 84126-0092	1946	Janette Mack

State Chartered Credit Unions
June 30, 2003

Credit Union / Phone Number	Address	Organized	President
Employees First Credit Union 435-752-8175	885 N 600 W Logan, UT 84321-3424	1978	Kenneth R. McDaniel
Employees of Granite Mill & Fixture Co. Credit Union 467-3222	2200 S Main Street Salt Lake City, UT 84115	1954	Tami Anderson
EMSCO Credit Union 272-4917	4376 S 3035 E Salt Lake City, UT 84124	1955	Susan Marietta
Firefighters Credit Union 487-3219	124 W 1400 S Salt Lake City, UT 84115-5227	1929	Steven G. Leffler
Freedom Credit Union 375-2120	815 N Freedom Blvd. Provo, UT 84604	1956	Teresa A. Voorhees
Grand County Credit Union 435-259-6124	PO Box 1047, 186 W Center Moab, UT 84532-1047	1957	Judith A. Pierce
Granite Credit Union 288-3000	3675 S 900 E Salt Lake City, UT 84106-1964	1935	Curtis L. Doman
GSL Credit Union 732-3249	PO Box 1190, 765 N 10500 W Ogden, UT 84404	1971	Bruce Wood
Health Care Credit Union 321-1645	769 E S Temple Salt Lake City, UT 84102	1975	Scot Baumgartner
Hercules Credit Union 968-9011	PO Box 26977, 3141 W 4700 S Salt Lake City, UT 84126-0977	1973	Brent R. W. Holmes
Hi Land Credit Union 261-8909	965 E Woodoak Lane Murray, UT 84117	1957	Blair Asay
Horizon Credit Union 451-5064	PO Box 687, 225 S 200 W Farmington, UT 84025-0687	1956	Randy Gailey
Industrial Supply Employees Credit Union 484-8644	1635 S 300 W Salt Lake City, UT 84115-5107	1964	Tony Kitterer
Intermountain Credit Union 973-9503	1799 S Pioneer Rd Salt Lake City, UT 84104	1954	Jeff Blackburn
Jordan Credit Union 566-4195	PO Box 1888, 9260 S 300 E Sandy, UT 84019-1888	1950	James Hofeling
Kings Peak Credit Union 435-722-3795	333 E 200 N Roosevelt, UT 84066	1954	William M. Fausett

State Chartered Credit Unions
June 30, 2003

Credit Union / Phone Number	Address	Organized	President
Logan Cache Rich Credit Union 435-563-6882	20 W Center Smithfield, UT 84335-1950	1963	Ann J. Godfrey
Logan City Employees Credit Union 435-750-7100	PO Box 527, 295 N Main Logan, UT 84321-0527	1939	Jessica R. Seeley
McKay Dee Hospital Credit Union 476-8000	4723 Harrison Blvd. Ogden, UT 84403	1954	John S. Palmer
Meadow Gold Employees Credit Union 486-4020	3691 W 1987 S Salt Lake City, UT 84104	1936	Lynn Nelson
Member's First Credit Union 435-723-5231	PO Box 657, 707 N Main Brigham City, UT 84302-0657	1958	Brad Barber
Millard County Credit Union 435-743-6545	PO Box 230, 44 S 100 W Fillmore, UT 84631	1956	Steve Shiner
Moroni Feed Credit Union 435-436-8288	PO Box 50, 84 W Main Moroni, UT 84646	1969	Ilene Rollo
National J.A.C.L. Credit Union 355-8040	PO Box 1721, 242 S 400 E Salt Lake City, UT 84110	1943	Terrell T. Nagata
Nebo Credit Union 798-3679	1620 N Main Spanish Fork, UT 84660-2031	1956	Dale Phelps
Newspaper Employees Credit Union 237-2898	901 Tribune Bldg. Salt Lake City, UT 84111	1931	Patricia A. Marcusen
Ogden School District Credit Union 392-4877	1250 Country Hill Dr. Ogden, UT 84403	1932	Kent Greenfield
P & S Credit Union 973-0575	2250 S Redwood Road Salt Lake City, UT 84119	1980	Brenda L. VanHoorn
Pacific Horizon Credit Union 489-3603	PO Box 166, 96 E Center Springville, UT 84663-0166	1954	Steve Clayson
Pacific Rails Credit Union 531-9099	423 W 500 N Salt Lake City, UT 84103	1935	George Crowder

State Chartered Credit Unions
June 30, 2003

Credit Union / Phone Number	Address	Organized	President
Peoples Electric Power Credit Union 566-3730	2456 Alice Drive, PO Box 1439 Sandy, UT 84070	1982	Susan Brady
Phillips Wasatch Credit Union 298-1024	PO Box 666, 115 E Porter Lane Bountiful, UT 84010	1940	Robin C. Carbaugh
Postal 1st Credit Union 972-5225	PO Box 27208, 1760 W 2100 S Salt Lake City, UT 84127-0208	1940	Jan DeLuca
Premier Services Credit Union 435-531-9612	PO Box 3563, 140 E Broadway Salt Lake City, UT 84145	1940	Dennis Murray
Presto Lewiston Employees Credit Union 435-258-2431	1010 E 200 S Lewiston, UT 84320	1977	Gaylene Stone
Primary Hospital Credit Union 588-2115	100 N Medical Dr. Salt Lake City, UT 84113-1100	1955	Sharon Balle
Provo City Employees Credit Union 379-6890	PO Box 873, 1684 W 820 N Provo, UT 84063	1941	Tina Sperry
Provo Police & Fire Department Credit Union 377-5634	PO Box 1402, 250 W Center, Ste 114 Provo, UT 84601	1949	Don Messick
Provo Postal Credit Union 374-5856	345 W 100 S Provo, UT 84606	1961	Jim Webb
S E A Credit Union 435-896-4924	P O Box 355, 55 N 300 E Richfield, UT 84701-0355	1957	Val Chappell
Salt Lake City Credit Union 486-7255	PO Box 65129, 1380 S Main St. Salt Lake City, UT 84165-0129	1941	Christopher Evenson
Salt Lake County Employees Credit Union 486-9152	54 W 2100 S, Suite #1 Salt Lake City, UT 84115-2394	1956	J. Edwin Chapman
Salt Lake Schools Credit Union 474-2222	1283 E Zenith Ave. Salt Lake City, UT 84106-4802	1979	Steven C. Andersen
San Juan Credit Union 435-678-2124	411 S Main Blanding, UT 84511-0199	1963	Ann Hawkins
South Sanpete Credit Union 435-835-2261	39 S Main Manti, UT 84642	1956	Jeannine C. Henningson

State Chartered Credit Unions
June 30, 2003

Credit Union / Phone Number	Address	Organized	President
Southwest Industrial Area Credit Union 266-5866	5754 Wood Circle Murray, UT 84107-6138	1956	Veva C. Andersen
Sunnyside Credit Union 435-888-4433	PO Box 519, W Market St. Sunnyside, UT 84539	1948	Sandra Garcia
Tanner Employees Credit Union 483-8396	1930 S State Street Salt Lake City, UT 84115-2385	1957	Arleen Medina
TransWest Credit Union 487-1692	PO Box 65218, 37 W 1700 S Salt Lake City, UT 84165-0218	1966	Marc Mikkelsen
Treasury Credit Union 355-7771	166 E Social Hall Ave. Salt Lake City, UT 84111-3302	1948	Steve Melgar
Tri County Credit Union 435-676-2754	PO Box 153, 25 W 400 S Panguitch, UT 84759	1972	Nick Reynolds
Twin Peaks Credit Union 268-0640	3950 S 700 E #200 Salt Lake City, UT 84107-3837	1979	Evan Hansen
UCB Credit Union 220-0800	250 N 1950 W Suite B Salt Lake City, UT 84116-7902	1975	Teresa Wilco
Uintah Credit Union 435-789-8353	PO Box 805, 789 W Main #100 Vernal, UT 84078-0805	1955	Dan Olsen
University of Utah Credit Union 481-8800	3450 S Highland Dr., Suite 201 Salt Lake City, UT 84108	1956	Phil Janovak
Utah Central Credit Union 487-8841	#25 E 1700 S, Box 26008 Salt Lake City, UT 84126	1940	Brett Blackburn
Utah Copper Employees Credit Union 569-8100	117 E State Highway Bingham Canyon, UT 84006-1125	1940	Barbara Coward
Utah Law Enforcement Credit Union 533-8400	450 E 900 S Salt Lake City, UT 84111	1931	David N. Lewis
Utah Oil Workers Credit Union 270-0007	17 E Winchester Murray, UT 84107	1936	Robert Chiodo
Utah Power & Light Employees Credit Union 220-4180	1407 W N Temple, Rm. 120C Salt Lake City, UT 84140	1935	Robert E. Howell

State Chartered Credit Unions
June 30, 2003

Credit Union / Phone Number	Address	Organized	President
Utah Prison Employees Credit Union 576-7490	PO Box 250, 14425 Bitter Brush Lane Draper, UT 84020-0250	1954	Christine Argyle
Utah Valley Credit Union 377-6288	310 N 100 W Provo, UT 84601	1953	Ron L. Canto
Valtek Credit Union 489-2430	PO Box 2200 1375 N Mountain Springs Parkway Springville, UT 84663-0903	1974	Richard A. Nelson
Varian Salt Lake Employees Credit Union 973-5143	1678 S Pioneer Road Salt Lake City, UT 84104-4205	1980	Michele Hodgkins
WASCO Credit Union 435-654-2055	PO Box 184, 37 E 100 N Heber City, UT 84032-0184	1959	Curtis L. Giles
Weber Credit Union 334-0400	975 Washington Blvd. Odgen, UT 84404	1979	Rich Freeman

Out-of-State State Chartered Credit Unions with Branches in Utah
June 30, 2003

<u>Credit Union / Phone Number</u>	<u>Address</u>	<u>Organized</u>	<u>President</u>
Delta Employees Credit Union 404-715-7626	PO Box 20541 Atlanta, GA 30320	1940	W. J. Williams
SunCorp Credit Union 364-0221	PO Box 3983, 660 S 200 E, Suite 100 Salt Lake City, UT 84110-3983	1978	Wayne F. Barnes

Federal Chartered Credit Unions
June 30, 2003

Credit Union / Phone Number	Address	Organized	President
America First Credit Union 627-0900	PO Box 9199, 1344 W 4675 S Ogden, UT 84409-0199	1939	Rick Craig
Associated Federal Employees 364-5718	125 S State Street, PO Box 11565 Salt Lake City, UT 84147	1954	Marjorie Newson
Box Elder County 435-723-3437	PO Box 624, 30 E 700 S Brigham City, UT 84302	1954	Diona Perry
CBI Salt Lake 265-2111	5280 Commerce Dr. E-110 Murray, UT 84107	1950	Linda Buell
CUP 374-1170	302 E 1860 S, PO Box 50526 Provo, UT 84605-0526	1960	Ann Brinkerhoff
Cyprus Credit Union 250-5858	3505 S 8400 W, PO Box 326 Magna, UT 84044-2212	1935	Dale Catton
DesertView 435-687-2472	PO Box 580 Huntington, UT 84528	1960	Michael H. Nelson
Devils Slide 829-6900	PO Box 588 Morgan, UT 84050	1964	Jill Carrigan
Dugway 435-831-4572	Bldg 5326 Valdez Circle Dugway, UT 84022	1959	Lisa Arbon
Family First 225-6080	115 N 1600 W, PO Box 1750 Orem, UT 84058-1750	1947	Bart White
Georgia-Pacific Employees 435-896-9031	PO Box 570238 Sigurd, UT 84657	1962	Lynnda Nielson
Gibbons & Reed Employees 322-4010	PO Box 30429 Salt Lake City, UT 84130	1962	CT Wilde
Goldenwest Credit Union 621-4550	PO Box 1111, 5025 S Adams Ogden, UT 84403	1966	Shelly Clarke
Granite Furniture Employees 486-1052	1050 E 2100 S Salt Lake City, UT 84106	1960	LaVar Rueckert
Grantsville 435-884-3804	50 Commercial Ave., PO Box 245 Grantsville, UT 84029	1959	Emily Millward
Green River 435-564-8225	PO Box 513 Green River, UT 84525	1963	Stan Parsons

Federal Chartered Credit Unions
June 30, 2003

Credit Union / Phone Number	Address	Organized	President
IFA Employees 908-1217	PO Box 30168 Salt Lake City, UT 84130	1936	Barry Hatch
Logan Medical 435-716-5392	1400 N 500 E Logan, UT 84321	1961	Dale D. Howe
LU IBEW 354 975-9693	3405 W 1987 S Salt Lake City, UT 84104	1954	Max Rawlings
Moon Lake Electric Employees 435-722-5442	PO Box 278 Roosevelt, UT 84066	1963	Sharon Nielsen
Mountain America Credit Union 325-6228	PO Box 45001, 660 S 200 E Salt Lake City, UT 84145	1936	Gordon R. Dames
Mountain High Community Credit Union 798-1423	90 W Center Spanish Fork, UT 84660	1993	Dennis Dunn
Nephi Western Employees 435-623-1895	PO Box 252 Nephi, UT 84648	1950	Judy Truscott
North Sanpete 435-462-2290	605 E Main St. #82 Mount Pleasant, UT 84647	1959	Kathleen Jensen
Ogden Wonder 392-9088	1920 Childs Ave. Ogden, UT 84404	1957	Darlene Lindley
Orem City Employees 229-7168	56 N State St. Orem, UT 84057	1960	Thomas J. Phelps
Plumbers & Steamfitters #348 392-6185	1336 Washington Blvd. Ogden, UT 84404	1962	Carol Costello
Salt Lake City VAF 524-5383	PO Box 11500, 125 S State Salt Lake City, UT 84147	1935	Raul Zamudio
Salt Lake Regional Medical Center Employees 322-4546	1050 E S Temple Salt Lake City, UT 84102	1957	Otto Liebergesell
Salt Lake Wonder 968-5707	PO Box 59 Salt Lake City, UT 84105	1964	Janice Hoppe
Sheet Metal Workers #312 972-6875	2261 S Redwood Rd. Salt Lake City, UT 84119	1950	James E. Burnside
Southern Utah 435-628-2693	333 E Tabernacle St. George, UT 84770	1937	Ed Twitchell

Federal Chartered Credit Unions
June 30, 2003

Credit Union / Phone Number	Address	Organized	President
St. Mark's Employees 268-7660	1220 E 3900 S 2M Salt Lake City, UT 84124	1960	Janie Larson
Teamsters Local #222 972-8122	2641 S 3270 W, PO Box 30749 West Valley City, UT 84119	1964	Jeani Wright
Tooele 435-833-7200	PO Box 720 Tooele, UT 84074	1948	Steve Christensen
UP Car Dept. 292-9759	PO Box 540252 North Salt Lake City, UT 84054	1936	John Wells
USU Community Credit Union 435-753-4080	PO Box 446, 695 E 1000 N Logan, UT 84321	1957	Dennis Child
Utah Community 223-8188	188 W River Park Dr. Provo, UT 84604	1955	Ronald Eliason
Utah Federal 328-1521	564 E 300 S Salt Lake City, UT 84102-4021	1951	Doug Huntsman
Utah First 320-2600	PO Box 2197 Salt Lake City, UT 84111	1935	Darin Moody
Utah Peavey Employees 363-8058	1004 S 1000 E Salt Lake City, UT 84105	1955	Kristie Baker
Valley Wide 435-789-1254	1438 W 500 N Vernal, UT 84078	1961	Jeanne Gross
VAMCU 583-5015	C/O VA Med. Ctr. 500 Foothill Blvd. Salt Lake City, UT 84148	1952	Lowell Baggaley
Weber State 626-6365	4140 Harrison Blvd. Ogden, UT 84408-4140	1957	Gerald West

Branches of State Chartered Credit Unions**Two Hundred Two Branches of Eighty Credit Unions**
June 30, 2003

Name of Credit Union Branch	City	County
Alliance Credit Union	Ogden	Weber
Industrial Park	Ogden	Weber
Alpine Credit Union	Orem	Utah
American Fork	American Fork	Utah
Lehi	Lehi	Utah
South Orem	Orem	Utah
Bailey, Inc. Employees Credit Union	Salt Lake City	Salt Lake
Balance Rock Credit Union.....	Helper	Carbon
Beckstrand & Associates Employees Credit Union....	Salt Lake City	Salt Lake
Beehive State Employees Credit Union	Salt Lake City	Salt Lake
Parleys.....	Salt Lake City	Salt Lake
Provo	Provo	Utah
Sandy	Sandy	Salt Lake
South Jordan	Salt Lake City	Salt Lake
St. George	St. George	Washington
Van Winkle	Salt Lake City	Salt Lake
Westwood.....	Kearns	Salt Lake
Big Valley Credit Union.....	Draper	Salt Lake
Blues Plus Credit Union.....	Salt Lake City	Salt Lake
Carbon Credit Union	Price	Carbon
East Carbon	East Carbon	Carbon
Chevron-West Credit Union.....	Salt Lake City	Salt Lake
Englewood Colorado	Englewood, CO	Arapaho
Shared Branch #1	Holladay	Salt Lake
Shared Branch #2	West Valley City	Salt Lake
Shared Branch #3	Sandy	Salt Lake
Shared Branch #4	West Jordan	Salt Lake
Shared Branch #5	Salt Lake City	Salt Lake
Shared Outlet #1	St. George	Washington
Columbia Iron Mine Employees Credit Union.....	Cedar City	Iron
Credit Union One	Salt Lake City	Salt Lake
England	Salt Lake City	Salt Lake
Redwood Road.....	Salt Lake City	Salt Lake
Shared Branch #1	Holladay	Salt Lake
Shared Branch #2	West Valley City	Salt Lake
Shared Branch #3	Sandy	Salt Lake

Branches of State Chartered Credit Unions**Two Hundred Two Branches of Eighty Credit Unions**
June 30, 2003

Name of Credit Union Branch	City	County
Credit Union One (<i>Continued</i>)		
Shared Branch #4	West Jordan	Salt Lake
Shared Branch #5	Salt Lake City	Salt Lake
Shared Outlet #1	St. George	Washington
South Salt Lake	Salt Lake City	Salt Lake
Deseret First Credit Union	Salt Lake City	Salt Lake
Bountiful.....	Bountiful.....	Davis
Logan.....	North Logan.....	Cache
Murray	Murray.....	Salt Lake
Orem.....	Orem.....	Utah
Shared Branch #1	Holladay.....	Salt Lake
Shared Branch #2	West Valley City	Salt Lake
Shared Branch #3	Sandy.....	Salt Lake
Shared Branch #4	West Jordan	Salt Lake
Shared Branch #5	Salt Lake City	Salt Lake
St. George	St. George	Washington
Triad	Salt Lake City	Salt Lake
Westwood Village.....	Salt Lake City	Salt Lake
ZCMI Center.....	Salt Lake City	Salt Lake
Deseret News Employees Credit Union	Salt Lake City	Salt Lake
Employees First Credit Union.....	Logan.....	Cache
Amalga	Amalga.....	Cache
Employees of Granite Mill & Fixtures Co Cr Union.....	Salt Lake City	Salt Lake
EMSCO Credit Union.....	Salt Lake City	Salt Lake
Firefighter's Credit Union	Salt Lake City	Salt Lake
Shared Branch #1	Holladay.....	Salt Lake
Shared Branch #2	West Valley City	Salt Lake
Shared Branch #3	Sandy.....	Salt Lake
Shared Branch #4	West Jordan	Salt Lake
Shared Branch #5	Salt Lake City	Salt Lake
Shared Outlet #1	St. George	Washington
Freedom Credit Union	Provo	Utah
Grand County Credit Union	Moab.....	Grand
Granite Credit Union	Salt Lake City	Salt Lake
American Express	Salt Lake City	Salt Lake
East	Salt Lake City	Salt Lake

Branches of State Chartered Credit Unions**Two Hundred Two Branches of Eighty Credit Unions**
June 30, 2003

Name of Credit Union Branch	City	County
<i>Granite Credit Union (Continued)</i>		
Harmons	South Jordan	Salt Lake
Shared Branch #1	Holladay	Salt Lake
Shared Branch #2	West Valley City	Salt Lake
Shared Branch #3	Sandy	Salt Lake
Shared Branch #4	West Jordan	Salt Lake
Shared Branch #5	Salt Lake City	Salt Lake
Shared Outlet #1	St. George	Washington
West	Salt Lake City	Salt Lake
GSL Credit Union.....	Ogden	Weber
Health Care Credit Union	Salt Lake City	Salt Lake
Alta View Hospital	Sandy	Salt Lake
Central	Salt Lake City	Salt Lake
Cottonwood	Murray	Salt Lake
Lake Park	West Valley City	Salt Lake
LDS Hospital	Salt Lake City	Salt Lake
Hercules Credit Union.....	Salt Lake City	Salt Lake
Shared Branch #1	Holladay	Salt Lake
Shared Branch #2	West Valley City	Salt Lake
Shared Branch #3	Sandy	Salt Lake
Shared Branch #4	West Jordan	Salt Lake
Shared Branch #5	Salt Lake City	Salt Lake
Shared Outlet #1	St. George	Washington
Hi-Land Credit Union	Murray	Salt Lake
Horizon Credit Union	Farmington	Davis
Bountiful.....	Bountiful	Davis
Clearfield	Clearfield	Davis
Layton High School	Layton	Davis
Industrial Supply Employees Credit Union	Salt Lake City	Salt Lake
Intermountain Credit Union.....	Salt Lake City	Salt Lake
Farr West.....	Farr West	Weber
Shared Branch #1	Holladay	Salt Lake
Shared Branch #2	West Valley City	Salt Lake
Shared Branch #3	Sandy	Salt Lake
Shared Branch #4	West Jordan	Salt Lake
Shared Branch #5	Salt Lake City	Salt Lake

Branches of State Chartered Credit Unions**Two Hundred Two Branches of Eighty Credit Unions**
June 30, 2003

Name of Credit Union <u>Branch</u>	<u>City</u>	<u>County</u>
<i>Intermountain Credit Union (Continued)</i>		
Shared Outlet #1	St. George .....	..... Washington
Moog.....	Salt Lake City .....	..... Salt Lake
West Jordan	West Jordan .....	..... Salt Lake
Jordan Credit Union.....	Sandy.....	..... Salt Lake
Draper.....	Draper.....	..... Salt Lake
Riverton	Riverton .....	..... Salt Lake
Shared Branch #1	Holladay.....	..... Salt Lake
Shared Branch #2	West Valley City .....	..... Salt Lake
Shared Branch #3	Sandy.....	..... Salt Lake
Shared Branch #4	West Jordan .....	..... Salt Lake
Shared Branch #5	Salt Lake City .....	..... Salt Lake
Shared Outlet #1	St. George .....	..... Washington
West Jordan	West Jordan .....	..... Salt Lake
Kings Peak Credit Union.....	Roosevelt.....	..... Duchesne
Logan Cache Rich Credit Union	Smithfield .....	..... Cache
Logan City Employees Credit Union.....	Logan.....	..... Cache
McKay-Dee Hospital Credit Union.....	Ogden .....	..... Weber
Browning	Morgan .....	..... Morgan
Hospital.....	Ogden .....	..... Weber
Roy	Roy .....	..... Weber
Meadow Gold Employees Credit Union.....	Salt Lake City .....	..... Salt Lake
Member's First Credit Union	Brigham City .....	..... Box Elder
Mobile Branch	Ogden & Brigham City	Weber & Box Elder
Promontory (Plant)	Promontory .....	..... Box Elder
Tremonton	Tremonton .....	..... Box Elder
Millard County Credit Union.....	Fillmore .....	..... Millard
Delta	Delta .....	..... Millard
Moroni Feed Credit Union.....	Moroni .....	..... Sanpete
Ephraim	Ephraim .....	..... Sanpete
National J.A.C.L. Credit Union.....	Salt Lake City .....	..... Salt Lake
Shared Branch #1	Holladay .....	..... Salt Lake
Shared Branch #2	West Valley City .....	..... Salt Lake
Shared Branch #3	Sandy .....	..... Salt Lake
Shared Branch #4	West Jordan .....	..... Salt Lake
Shared Branch #5	Salt Lake City .....	..... Salt Lake

Branches of State Chartered Credit Unions

Two Hundred Two Branches of Eighty Credit Unions
June 30, 2003

Name of Credit Union Branch	City	County
Nebo Credit Union	Spanish Fork	Utah
Payson.....	Payson.....	Utah
Newspaper Employees Credit Union.....	Salt Lake City	Salt Lake
Shared Branch #1	Holladay.....	Salt Lake
Shared Branch #2	West Valley City	Salt Lake
Shared Branch #3	Sandy.....	Salt Lake
Shared Branch #4	West Jordan	Salt Lake
Shared Branch #5	Salt Lake City	Salt Lake
Shared Outlet #1	St. George	Washington
Ogden School District Credit Union.....	Ogden.....	Weber
Ogden High	Ogden.....	Weber
Utah Schools for the Deaf & Blind.....	Ogden	Weber
P & S Credit Union.....	Salt Lake City	Salt Lake
Shared Branch #1	Holladay.....	Salt Lake
Shared Branch #2	West Valley City	Salt Lake
Shared Branch #3	Sandy.....	Salt Lake
Shared Branch #4	West Jordan	Salt Lake
Shared Branch #5	Salt Lake City	Salt Lake
Shared Outlet #1	St. George	Washington
Pacific Horizon Credit Union.....	Springville	Utah
Pacific Rails Credit Union.....	Salt Lake City	Salt Lake
Shared Branch #1	Holladay.....	Salt Lake
Shared Branch #2	West Valley City	Salt Lake
Shared Branch #3	Sandy.....	Salt Lake
Shared Branch #4	West Jordan	Salt Lake
Shared Branch #5	Salt Lake City	Salt Lake
Umatilla Oregon	Umatilla, OR	Umatilla
Peoples Electric Power Credit Union.....	Sandy.....	Salt Lake
Bonanza Plant.....	Vernal	Uintah
South Jordan	Murray.....	Salt Lake
Phillips Wasatch Credit Union	Bountiful.....	Davis
Postal 1st Credit Union	Salt Lake City	Salt Lake
Premier Services Credit Union	Salt Lake City	Salt Lake
Metro	Salt Lake City	Salt Lake
Mobile Branch .....	.....	Salt Lake
Redwood	Salt Lake City	Salt Lake

Branches of State Chartered Credit Unions

Two Hundred Two Branches of Eighty Credit Unions
June 30, 2003

Name of Credit Union Branch	City	County
Premier Services Credit Union (<i>Continued</i>)		
Shared Branch #1	Holladay	Salt Lake
Shared Branch #2	West Valley City	Salt Lake
Shared Branch #3	Sandy	Salt Lake
Shared Branch #4	West Jordan	Salt Lake
Shared Branch #5	Salt Lake City	Salt Lake
Shared Outlet #1	St. George	Washington
South County.....	Salt Lake City	Salt Lake
Presto Lewiston Employees Credit Union	Lewiston	Cache
Primary Hospital Credit Union	Salt Lake City	Salt Lake
Provo City Employees Credit Union	Provo	Utah
Provo Police & Fire Department Credit Union	Provo	Utah
Provo Postal Credit Union	Provo	Utah
S E A Credit Union.....	Richfield	Sevier
Salt Lake City Credit Union.....	Salt Lake City	Salt Lake
Airport.....	Salt Lake City	Salt Lake
College	Salt Lake City	Salt Lake
Courts	Salt Lake City	Salt Lake
Sandy	Sandy	Salt Lake
Shared Branch #1	Holladay	Salt Lake
Shared Branch #2	West Valley City	Salt Lake
Shared Branch #3	Sandy	Salt Lake
Shared Branch #4	West Jordan	Salt Lake
Shared Branch #5	Salt Lake City	Salt Lake
Shared Outlet #1	St. George	Washington
Taylorsville	Taylorsville	Salt Lake
Salt Lake County Employees Credit Union	Salt Lake City	Salt Lake
Salt Lake Schools Credit Union.....	Salt Lake City	Salt Lake
San Juan Credit Union.....	Blanding	San Juan
Monticello	Monticello	San Juan
South Sanpete Credit Union	Manti	Sanpete
Southwest Industrial Area Credit Union.....	Murray	Salt Lake
Sunnyside Credit Union	Sunnyside	Carbon
Tanner Employees Credit Union	Salt Lake City	Salt Lake
TransWest Credit Union	Salt Lake City	Salt Lake
Magna.....	Magna	Salt Lake

Branches of State Chartered Credit Unions

Two Hundred Two Branches of Eighty Credit Unions
June 30, 2003

Name of Credit Union Branch	City	County
<i>TransWest Credit Union (Continued)</i>		
Sandy	Sandy.....	..... Salt Lake
Shared Branch #1	Holladay.....	..... Salt Lake
Shared Branch #2	West Valley City .....	..... Salt Lake
Shared Branch #3	Sandy.....	..... Salt Lake
Shared Branch #4	West Jordan .....	..... Salt Lake
Shared Branch #5	Salt Lake City .....	..... Salt Lake
Shared Outlet #1	St. George .....	..... Washington
Taylorsville	Taylorsville.....	..... Salt Lake
Treasury Credit Union.....	Salt Lake City .....	..... Salt Lake
Tri County Credit Union	Panquitch.....	..... Garfield
Twin Peaks Credit Union	Salt Lake City .....	..... Salt Lake
UCB Credit Union	Salt Lake City .....	..... Salt Lake
Uintah Credit Union	Vernal .....	..... Uintah
University of Utah Credit Union	Salt Lake City .....	..... Salt Lake
Annex	Salt Lake City .....	..... Salt Lake
Bookstore	Salt Lake City .....	..... Salt Lake
Brickyard	Salt Lake City .....	..... Salt Lake
Cottonwood	Salt Lake City .....	..... Salt Lake
Draper.....	Draper.....	..... Salt Lake
E Center	Salt Lake City .....	..... Salt Lake
Jordan Valley.....	South Jordan .....	..... Salt Lake
Medical Center	Salt Lake City .....	..... Salt Lake
Research Park.....	Salt Lake City .....	..... Salt Lake
Sandy	Sandy.....	..... Salt Lake
West Jordan	West Jordan .....	..... Salt Lake
Utah Central Credit Union.....	Salt Lake City .....	..... Salt Lake
Murray	Murray.....	..... Salt Lake
Price	Price.....	..... Carbon
Shared Branch #1	Holladay.....	..... Salt Lake
Shared Branch #2	West Valley City .....	..... Salt Lake
Shared Branch #3	Sandy.....	..... Salt Lake
Shared Branch #4	West Jordan .....	..... Salt Lake
Shared Branch #5	Salt Lake City .....	..... Salt Lake
Shared Outlet #1	St. George .....	..... Washington
West Jordan	West Jordan .....	..... Salt Lake

Branches of State Chartered Credit Unions**Two Hundred Two Branches of Eighty Credit Unions**
June 30, 2003

Name of Credit Union Branch	City	County
Utah Central Credit Union (<i>Continued</i>)		
West Valley	West Valley City	Salt Lake
Utah Copper Employees Credit Union	Bingham Canyon	Salt Lake
Utah Law Enforcement Credit Union	Salt Lake City	Salt Lake
Shared Branch #1	Holladay	Salt Lake
Shared Branch #2	West Valley City	Salt Lake
Shared Branch #3	Sandy	Salt Lake
Shared Branch #4	West Jordan	Salt Lake
Shared Branch #5	Salt Lake City	Salt Lake
Shared Outlet #1	St. George	Washington
Utah Oil Workers Credit Union	Salt Lake City	Salt Lake
Litton	Salt Lake City	Salt Lake
Refinery	Salt Lake City	Salt Lake
Shared Branch #1	Holladay	Salt Lake
Shared Branch #2	West Valley City	Salt Lake
Shared Branch #3	Sandy	Salt Lake
Shared Branch #4	West Jordan	Salt Lake
Shared Branch #5	Salt Lake City	Salt Lake
Utah Power & Light Employees Credit Union	Salt Lake City	Salt Lake
Huntington	Huntington	Emery
Ogden	Ogden	Weber
Shared Branch #1	Holladay	Salt Lake
Shared Branch #2	West Valley City	Salt Lake
Shared Branch #3	Sandy	Salt Lake
Shared Branch #4	West Jordan	Salt Lake
Shared Branch #5	Salt Lake City	Salt Lake
Shared Outlet #1	St. George	Washington
Utah Prison Employees Credit Union	Draper	Salt Lake
Utah Valley Credit Union	Provo	Utah
Valtek Credit Union	Springville	Utah
Provo Plant	Provo	Utah
Varian Salt Lake Employees Credit Union	Salt Lake City	Salt Lake
WASCO Credit Union	Heber City	Wasatch
Weber Credit Union	Ogden	Weber
Roy	Roy	Weber
Store	Ogden	Weber

Changes in State Chartered Credit Unions

<u>State Credit Union and Branches:</u>	<u>June 30, 2002</u>	<u>June 30, 2003</u>
State Credit Unions.....	89	80
Branches	309	202

<u>Branches Opened:</u>	<u>Date Approved</u>	<u>Date Opened</u>
Alpine Credit Union, 120 N 850 E, Lehi.....	03-22-02	01-14-03
Intermountain Credit Union, 1825 W 2250 N, Ogden.....	04-25-02	09-12-02
Mountain America Credit Union, 355 W Mesquite Blvd, Mesquite, NV.....	10-19-01	08-26-02
University of Utah Credit Union, 8952 S Redwood Rd, West Jordan	06-22-01	
Approval Extended.....	06-06-02	11-04-02

<u>Shared Branches Opened:</u>		
Goldenwest Credit Union, 36 South State, Salt Lake City	08-07-02	08-07-02
Goldenwest Credit Union, 3078 West 7800 South, Salt Lake City	08-07-02	08-07-02
Goldenwest Credit Union, 57 West 10600 South, Sandy.....	08-07-02	08-07-02
Goldenwest Credit Union, 3569 West 3500 South, West Valley City	08-07-02	08-07-02
Goldenwest Credit Union, 1963 East 4800 South, Salt Lake City	08-07-02	08-07-02
Goldenwest Credit Union, 616 South River Road, St. George.....	08-07-02	08-07-02
Utah Law Enforcement Credit Union, 616 South River Road, St. George.....	10-02-02	01-02-03

<u>Branches Approved But Not Opened:</u>	<u>Date Approved</u>	
Deseret First Credit Union, 480 East Main, Mesa, Arizona	05-13-03
Deseret First Credit Union, 10588 South Redwood Road, Salt Lake City	07-08-03
Mountain America Credit Union, 7777 Campus View Drive, West Jordan	*
Nebo Credit Union, 1365 East Center, Spanish Fork.....	07-08-03
Utah Power & Light Credit Union, 415 N Street, Rock Springs, WY	10-03-01
Expired 10-03-02		

<u>Branches Closed:</u>	<u>Date</u>
Beehive Credit Union, 5480 West Amelia Earhart Drive, Salt Lake City.....	11-30-02
Beehive Credit Union, 3333 West 9000 South, South Jordan	11-30-02
Salt Lake City Credit Union, 669 West 200 South, Salt Lake City	08-30-02

* Converted to Federal Charter

Changes in State Chartered Credit Unions**Shared Branches Closed:**

	<u>Date</u>
Goldenwest Credit Union, 36 South State, Salt Lake City	05-02-03
Goldenwest Credit Union, 3078 West 7800 South, Salt Lake City	05-02-03
Goldenwest Credit Union, 57 West 10600 South, Sandy.....	05-02-03
Goldenwest Credit Union, 3569 West 3500 South, West Valley City	05-02-03
Goldenwest Credit Union, 1963 East 4800 South, Salt Lake City	05-02-03
Goldenwest Credit Union, 616 South River Road, St. George.....	05-02-03

Main Office Relocation:

	<u>To:</u>	<u>Date</u>
Logan City Credit Union.....	300 North Main, Logan	04-01-03

Branch Relocated:

	<u>To:</u>	<u>Date</u>
Mountain America Credit Union.....	715 North Main, Richfield.....	*
University of Utah Credit Union	505 Wakara Way, Salt Lake City	07-01-02
Utah Central Credit Union.....	830 East Main, Price	04-20-03

Branch Relocation Approved But Not Open:

	<u>To:</u>	<u>Date</u>
Intermountain Credit Union.....	7134 South Redwood Road, Salt Lake City	05-08-03

Charter Conversions From State to Federal:

	<u>Number of Branches</u>	<u>Date</u>
America First Credit Union.....	45	05-01-03
Cyprus Credit Union	14	02-14-03
Goldenwest Credit Union.....	14	05-02-03
Mountain America Credit Union.....	41	05-02-03
Mountain High Credit Union.....	1	08-26-02
USU Community Credit Union	1	08-08-02

Mergers:

	<u>Merged Into:</u>	<u>Date</u>
UP&L Ogden Credit Union.....	Utah Power & Light Credit Union	10-01-02
Catholic Community Credit Union	Pacific Rails Credit Union	06-30-03
Exchange Credit Union.....	Associated Federal Credit Union	04-01-03
Fairfont Federal Credit Union	Moroni Feed Credit Union.....	01-06-03

* Converted to Federal Charter

State Chartered Credit Unions
June 30, 2003

80 Reporting Figures in Thousands of Dollars	Total State Credit Unions			Bailey Inc. Employees	Balance Rock	Beckstrand & Associates Employees	Beehive
		Alliance	Alpine				
ASSETS							
Cash & Cash Equivalents.....	247,217	1,725	11,711	9	1,410	10	40,232
Loans:							
Unsecured.....	151,788	8,342	4,696	59	124	0	4,801
Auto.....	937,568	29,646	39,946	609	4,102	0	39,822
Real Estate.....	560,960	11,944	10,204	0	0	0	43,236
Leases Receivable.....	425	304	0	0	0	0	0
All Other Members.....	111,676	5,658	0	37	245	0	5,191
Total Loans.....	1,762,417	55,894	54,846	705	4,471	0	93,050
LESS: Allowance for Loan Losses.....	13,574	420	286	7	22	0	798
Loans Held for Sale.....	2,407	0	0	0	0	0	0
Total Investments.....	605,774	12,667	16,112	145	202	0	2,068
Land and Building (Net).....	52,508	2,026	2,509	0	287	0	5,600
Other Real Estate Owned.....	5,004	0	0	0	0	0	148
Other Fixed Assets.....	10,382	379	311	0	61	1	831
Other Assets.....	44,754	1,160	1,063	9	58	0	3,071
TOTAL ASSETS.....	2,716,889	73,431	86,266	861	6,467	11	144,202
LIABILITIES AND EQUITY							
Shares & Deposits:							
Share Drafts.....	284,081	6,576	11,484	0	560	0	18,283
Regular Shares.....	910,582	16,128	37,261	472	3,584	1	38,234
Money Market Shares.....	497,791	13,506	9,384	0	0	0	21,233
Certificates of Deposits.....	554,762	28,203	13,744	283	1,614	0	41,394
IRA / KEOGH & Retirement Accounts.....	157,108	1,252	2,539	0	250	1	12,667
All Other.....	30,590	0	0	0	0	0	0
Total Shares and Deposits.....	2,434,914	65,665	74,412	755	6,008	2	131,811
Borrowings.....	4,752	744	0	0	0	0	0
Dividends and Interest Payable.....	4,566	126	85	13	0	0	170
Accounts Payable and Other Liabilities.....	7,878	318	64	2	1	0	306
Regular Reserve.....	100,282	2,581	3,391	45	199	12	6,657
Other Reserves.....	32,053	415	0	0	0	0	0
Undivided Earnings.....	132,444	3,582	8,314	46	259	(3)	5,258
TOTAL LIABILITIES & EQUITY.....	2,716,889	73,431	86,266	861	6,467	11	144,202

State Chartered Credit Unions
June 30, 2003

80 Reporting Figures in Thousands of Dollars	Big Valley	Blues Plus	Carbon	Chevron West	Columbia Iron Mine Employees	Credit Union One	Deseret First
ASSETS							
Cash & Cash Equivalents.....	509	518	1,533	17,221	248	8,702	7,280
Loans:							
Unsecured.....	99	290	2,288	1,372	30	5,156	21,688
Auto.....	490	2,428	16,174	11,346	613	29,458	103,391
Real Estate.....	0	216	9,183	12,128	0	5,757	88,466
Leases Receivable.....	0	0	0	0	0	0	9
All Other Members.....	303	546	3,419	311	83	9,940	5,885
Total Loans.....	892	3,480	31,064	25,157	726	50,311	219,439
LESS: Allowance for Loan Losses.....	21	10	141	56	24	585	2,165
Loans Held for Sale.....	0	0	945	0	0	0	1,344
Total Investments.....	321	2,224	8,223	9,247	202	6,534	35,016
Land and Building (Net).....	0	0	1,366	38	0	941	7,024
Other Real Estate Owned.....	0	0	0	0	0	0	789
Other Fixed Assets.....	17	27	170	12	1	350	903
Other Assets.....	14	80	983	448	9	1,027	4,867
TOTAL ASSETS.....	1,732	6,319	44,143	52,067	1,162	67,280	274,497
LIABILITIES AND EQUITY							
Shares & Deposits:							
Share Drafts.....	0	373	6,539	3,264	0	12,497	34,342
Regular Shares.....	1,581	3,279	15,330	38,153	923	7,490	62,124
Money Market Shares.....	0	0	5,009	0	0	18,084	62,842
Certificates of Deposits.....	0	1,370	10,825	485	63	16,696	75,838
IRA / KEOGH & Retirement Accounts.....	5	599	2,904	2,956	0	2,804	16,811
All Other.....	0	0	0	0	0	0	0
Total Shares and Deposits.....	1,586	5,621	40,607	44,858	986	57,571	251,957
Borrowings.....	0	0	0	0	0	0	0
Dividends and Interest Payable.....	0	14	60	0	0	80	522
Accounts Payable and Other Liabilities.....	4	17	20	(1)	0	97	952
Regular Reserve.....	34	217	2,112	1,756	55	2,750	3,806
Other Reserves.....	0	0	0	0	0	4,949	(62)
Undivided Earnings.....	108	450	1,344	5,454	121	1,833	17,322
TOTAL LIABILITIES & EQUITY.....	1,732	6,319	44,143	52,067	1,162	67,280	274,497

State Chartered Credit Unions
June 30, 2003

80 Reporting Figures in Thousands of Dollars	Deseret News Employees	Employees Granite Mill	Employees First	EMSCO	Fire- Fighters	Freedom	Grand County
ASSETS							
Cash & Cash Equivalents.....	487	45	390	178	2,537	2,102	5,746
Loans:							
Unsecured.....	91	13	100	0	1,131	829	151
Auto.....	1,219	34	816	298	7,806	5,358	3,052
Real Estate.....	184	0	0	0	3,149	1,522	0
Leases Receivable.....	0	0	0	0	0	0	0
All Other Members.....	37	0	15	43	1,903	148	686
Total Loans.....	1,531	47	931	341	13,989	7,857	3,889
LESS: Allowance for Loan Losses.....	17	2	27	5	66	35	117
Loans Held for Sale.....	0	0	0	0	0	0	0
Total Investments.....	19	26	770	197	4,436	4,801	54
Land and Building (Net).....	0	0	0	0	115	468	38
Other Real Estate Owned.....	0	0	0	0	0	0	0
Other Fixed Assets.....	1	0	7	0	100	52	12
Other Assets.....	21	1	16	6	255	292	77
TOTAL ASSETS.....	2,042	117	2,087	717	21,366	15,537	9,699
LIABILITIES AND EQUITY							
Shares & Deposits:							
Share Drafts.....	0	0	0	0	2,356	1,345	353
Regular Shares.....	967	92	782	245	9,029	8,463	8,187
Money Market Shares.....	0	0	0	0	0	0	0
Certificates of Deposits.....	520	0	592	327	4,915	2,275	0
IRA / KEOGH & Retirement Accounts.....	47	0	259	0	2,165	1,755	280
All Other.....	0	0	92	0	0	0	0
Total Shares and Deposits.....	1,534	92	1,725	572	18,465	13,838	8,820
Borrowings.....	0	0	0	0	0	0	0
Dividends and Interest Payable.....	5	0	0	0	24	22	0
Accounts Payable and Other Liabilities.....	0	0	0	0	68	65	6
Regular Reserve.....	201	11	104	63	1,075	561	245
Other Reserves.....	0	0	0	9	(142)	0	32
Undivided Earnings.....	302	14	258	73	1,876	1,051	596
TOTAL LIABILITIES & EQUITY.....	2,042	117	2,087	717	21,366	15,537	9,699

State Chartered Credit Unions
June 30, 2003

80 Reporting Figures in Thousands of Dollars	<u>Granite</u>	<u>GSL</u>	<u>Health Care</u>	<u>Hercules</u>	<u>Hi-Land</u>	<u>Horizon</u>	<u>Industrial Supply Employees</u>
ASSETS							
Cash & Cash Equivalents.....	18,547	157	2,425	3,511	1,314	1,762	28
Loans:							
Unsecured.....	9,146	51	3,371	1,425	326	4,294	7
Auto.....	54,975	202	12,169	9,873	5,707	25,498	96
Real Estate.....	63,219	0	8,870	3,110	7,479	10,121	0
Leases Receivable.....	0	0	0	0	0	0	0
All Other Members.....	5,956	0	375	223	540	1,928	6
Total Loans.....	133,296	253	24,785	14,631	14,052	41,841	109
LESS: Allowance for Loan Losses.....	1,348	12	295	82	37	407	5
Loans Held for Sale.....	0	0	0	0	0	0	0
Total Investments.....	26,319	130	15,629	22,710	7,796	22,665	1
Land and Building (Net).....	5,319	0	530	37	354	1,818	0
Other Real Estate Owned.....	212	0	0	470	0	0	0
Other Fixed Assets.....	698	0	208	336	0	332	0
Other Assets.....	2,327	4	873	120	909	1,035	1
TOTAL ASSETS.....	185,370	532	44,155	41,733	24,388	69,046	134
LIABILITIES AND EQUITY							
Shares & Deposits:							
Share Drafts.....	26,405	0	6,541	3,938	285	7,418	0
Regular Shares.....	34,650	459	24,223	10,397	13,789	16,928	89
Money Market Shares.....	68,071	0	0	8,176	0	20,093	0
Certificates of Deposits.....	26,864	0	6,132	8,470	5,752	13,549	0
IRA / KEOGH & Retirement Accounts.....	8,273	0	1,435	6,710	1,613	3,552	0
All Other.....	801	0	0	0	0	679	0
Total Shares and Deposits.....	165,064	459	38,331	37,691	21,439	62,219	89
Borrowings.....	0	0	0	0	0	0	0
Dividends and Interest Payable.....	120	0	8	68	28	83	0
Accounts Payable and Other Liabilities.....	829	0	218	40	7	182	0
Regular Reserve.....	8,407	37	1,064	1,735	796	2,652	21
Other Reserves.....	599	0	0	131	0	2,107	0
Undivided Earnings.....	10,351	36	4,534	2,068	2,118	1,803	24
TOTAL LIABILITIES & EQUITY.....	185,370	532	44,155	41,733	24,388	69,046	134

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80 Reporting Figures in Thousands of Dollars	Inter- mountain	Jordan	Kings Peak	Logan Cache Rich	Logan City Employees	Mckay-Dee Hospital	Meadow Gold Employees
ASSETS							
Cash & Cash Equivalents.....	4,456	3,833	90	3,458	615	1,457	39
Loans:							
Unsecured.....	1,348	14,064	305	375	37	2,834	171
Auto.....	12,798	46,677	2,914	4,378	426	10,579	3,739
Real Estate.....	1,420	22,178	0	0	0	20,135	293
Leases Receivable.....	30	0	0	0	0	82	0
All Other Members.....	2,269	4,324	164	1,569	89	1,291	556
Total Loans.....	17,865	87,243	3,383	6,322	552	34,921	4,759
LESS: Allowance for Loan Losses.....	73	707	18	22	7	172	22
Loans Held for Sale.....	0	0	0	0	0	0	0
Total Investments.....	10,783	42,307	57	673	12	9,265	667
Land and Building (Net).....	1,142	1,612	0	99	0	1,211	0
Other Real Estate Owned.....	0	0	0	0	0	237	0
Other Fixed Assets.....	305	445	14	20	10	571	20
Other Assets.....	709	1,768	31	84	13	991	64
TOTAL ASSETS.....	35,187	136,501	3,557	10,634	1,195	48,481	5,527
LIABILITIES AND EQUITY							
Shares & Deposits:							
Share Drafts.....	2,905	14,834	112	0	0	4,767	63
Regular Shares.....	8,771	28,081	2,418	9,092	681	11,035	1,545
Money Market Shares.....	12,167	31,421	0	0	0	10,704	0
Certificates of Deposits.....	2,846	41,677	596	0	0	11,936	2,070
IRA / KEOGH & Retirement Accounts.....	4,685	5,460	7	0	0	3,599	720
All Other.....	276	916	55	0	421	401	306
Total Shares and Deposits.....	31,650	122,389	3,188	9,092	1,102	42,442	4,704
Borrowings.....	0	0	0	0	0	1,500	0
Dividends and Interest Payable.....	10	352	5	0	0	0	0
Accounts Payable and Other Liabilities.....	39	183	8	0	1	570	2
Regular Reserve.....	2,034	4,961	116	411	54	2,405	281
Other Reserves.....	0	0	7	0	3	1	0
Undivided Earnings.....	1,454	8,616	233	1,131	35	1,563	540
TOTAL LIABILITIES & EQUITY.....	35,187	136,501	3,557	10,634	1,195	48,481	5,527

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80 Reporting Figures in Thousands of Dollars	Member's First	Millard County	Moroni Feed	National J.A.C.L.	Nebo	Newspaper Employees	Ogden School District
ASSETS							
Cash & Cash Equivalents.....	5,392	4,297	1,288	680	1,190	305	410
Loans:							
Unsecured.....	2,748	2,899	1,366	916	1,727	489	1,447
Auto.....	23,144	6,917	7,388	4,603	17,969	2,858	10,956
Real Estate.....	4,894	2,143	5,813	166	8,032	1,420	1,938
Leases Receivable.....	0	0	0	0	0	0	0
All Other Members.....	664	959	1,729	458	2,092	957	881
Total Loans.....	31,450	12,918	16,296	6,143	29,820	5,724	15,222
LESS: Allowance for Loan Losses.....	86	141	130	247	204	73	61
Loans Held for Sale.....	0	0	0	0	0	0	0
Total Investments.....	6,744	1,845	3,944	19,842	6,651	3,329	564
Land and Building (Net).....	732	313	550	33	682	0	357
Other Real Estate Owned.....	0	0	0	0	0	0	0
Other Fixed Assets.....	57	89	222	13	71	22	91
Other Assets.....	592	325	298	494	454	147	230
TOTAL ASSETS.....	44,881	19,646	22,468	26,958	38,664	9,454	16,813
LIABILITIES AND EQUITY							
Shares & Deposits:							
Share Drafts.....	3,683	3,813	1,810	388	2,559	137	2,514
Regular Shares.....	10,862	9,336	4,144	12,348	18,442	4,017	6,343
Money Market Shares.....	0	0	780	3,763	0	0	331
Certificates of Deposits.....	9,862	3,416	10,945	5,618	10,426	1,258	5,557
IRA / KEOGH & Retirement Accounts.....	1,967	1,045	583	1,225	989	2,343	285
All Other.....	13,628	0	2,316	1	0	5	176
Total Shares and Deposits.....	40,002	17,610	20,578	23,343	32,416	7,760	15,206
Borrowings.....	0	0	0	0	1,000	0	0
Dividends and Interest Payable.....	9	18	14	134	48	121	0
Accounts Payable and Other Liabilities.....	112	48	67	84	47	15	36
Regular Reserve.....	4,277	911	645	1,113	1,294	801	588
Other Reserves.....	0	0	2	856	0	45	0
Undivided Earnings.....	481	1,059	1,162	1,428	3,859	712	983
TOTAL LIABILITIES & EQUITY.....	44,881	19,646	22,468	26,958	38,664	9,454	16,813

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80 Reporting Figures in Thousands of Dollars	P & S	Pacific Horizon	Pacific Rails	Peoples Electric Power	Phillips Wasatch	Postal 1st	Premier Services
ASSETS							
Cash & Cash Equivalents.....	592	1,017	2,132	15	1,142	1,221	3,351
Loans:							
Unsecured.....	421	539	1,079	44	208	358	1,238
Auto.....	4,329	8,011	3,629	775	2,750	2,170	6,826
Real Estate.....	916	1,444	4,086	0	326	181	3,425
Leases Receivable.....	0	0	0	0	0	0	0
All Other Members.....	516	1,067	822	231	0	291	563
Total Loans.....	6,182	11,061	9,616	1,050	3,284	3,000	12,052
LESS: Allowance for Loan Losses.....	7	36	111	20	9	24	108
Loans Held for Sale.....	0	0	0	0	0	0	0
Total Investments.....	1,743	4,604	1,268	173	439	37	3,310
Land and Building (Net).....	0	339	0	0	0	0	0
Other Real Estate Owned.....	0	0	0	0	0	127	0
Other Fixed Assets.....	75	91	19	6	0	19	61
Other Assets.....	118	253	203	13	43	(16)	247
TOTAL ASSETS.....	8,703	17,329	13,127	1,237	4,899	4,364	18,913
LIABILITIES AND EQUITY							
Shares & Deposits:							
Share Drafts.....	1,095	1,967	736	0	0	338	1,496
Regular Shares.....	5,196	8,664	3,436	885	1,680	1,802	9,172
Money Market Shares.....	0	0	1,402	0	0	0	0
Certificates of Deposits.....	849	2,893	3,314	0	2,113	1,167	3,055
IRA / KEOGH & Retirement Accounts.....	508	2,059	2,136	0	393	243	3,016
All Other.....	103	1	1,034	157	0	300	0
Total Shares and Deposits.....	7,751	15,584	12,058	1,042	4,186	3,850	16,739
Borrowings.....	0	0	0	0	0	0	0
Dividends and Interest Payable.....	12	33	7	0	7	7	17
Accounts Payable and Other Liabilities.....	17	33	14	1	5	24	55
Regular Reserve.....	499	674	670	65	202	190	604
Other Reserves.....	55	34	14	0	5	0	0
Undivided Earnings.....	369	971	364	129	494	293	1,498
TOTAL LIABILITIES & EQUITY.....	8,703	17,329	13,127	1,237	4,899	4,364	18,913

State Chartered Credit Unions
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80 Reporting Figures in Thousands of Dollars	Presto Lewiston Employees	Primary Hospital	Provo City Employees	Provo Police & Fire Dept.	Provo Postal	S E A	Salt Lake City
ASSETS							
Cash & Cash Equivalents.....	51	0	424	53	123	172	5,978
Loans:							
Unsecured.....	9	257	63	31	314	148	8,493
Auto.....	251	2,778	2,013	1,569	3,034	1,572	50,731
Real Estate.....	0	0	0	0	112	13	31,179
Leases Receivable.....	0	0	0	0	0	0	0
All Other Members.....	27	39	121	138	282	117	506
Total Loans.....	287	3,074	2,197	1,738	3,742	1,850	90,909
LESS: Allowance for Loan Losses.....	2	68	12	21	98	10	540
Loans Held for Sale.....	0	0	0	0	0	0	0
Total Investments.....	3	2,729	1,978	704	944	375	28,175
Land and Building (Net).....	0	0	0	0	163	0	2,627
Other Real Estate Owned.....	0	0	0	0	0	0	775
Other Fixed Assets.....	0	16	5	0	10	0	308
Other Assets.....	4	53	90	35	75	17	1,589
TOTAL ASSETS.....	343	5,804	4,682	2,509	4,959	2,404	129,821
LIABILITIES AND EQUITY							
Shares & Deposits:							
Share Drafts.....	0	0	0	0	0	0	12,245
Regular Shares.....	235	2,276	2,502	2,293	3,061	1,812	21,082
Money Market Shares.....	0	0	0	0	0	0	31,198
Certificates of Deposits.....	25	1,919	1,455	0	1,174	0	38,174
IRA / KEOGH & Retirement Accounts.....	0	486	349	0	341	0	12,615
All Other.....	0	0	0	0	0	0	1,151
Total Shares and Deposits.....	260	4,681	4,306	2,293	4,576	1,812	116,465
Borrowings.....	0	0	0	0	0	0	8
Dividends and Interest Payable.....	0	25	5	0	0	0	81
Accounts Payable and Other Liabilities.....	1	2	2	0	11	1	239
Regular Reserve.....	24	395	214	119	127	117	5,443
Other Reserves.....	0	0	0	7	3	0	34
Undivided Earnings.....	58	701	155	90	242	474	7,551
TOTAL LIABILITIES & EQUITY.....	343	5,804	4,682	2,509	4,959	2,404	129,821

State Chartered Credit Unions
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80 Reporting Figures in Thousands of Dollars	Salt Lake County Employees	Salt Lake Schools	San Juan	South Sanpete	Southwest Industrial Area	Sunnyside	Tanner Employees
ASSETS							
Cash & Cash Equivalents.....	449	1,545	2,192	30	150	538	1,628
Loans:							
Unsecured.....	133	1,477	57	16	0	158	366
Auto.....	1,792	5,599	2,552	318	34	1,476	2,293
Real Estate.....	0	3,657	181	0	0	387	0
Leases Receivable.....	0	0	0	0	0	0	0
All Other Members.....	91	525	1,611	12	11	212	139
Total Loans.....	2,016	11,258	4,401	346	45	2,233	2,798
LESS: Allowance for Loan Losses.....	16	103	64	3	2	4	23
Loans Held for Sale.....	0	0	0	0	0	0	0
Total Investments.....	2,125	4,426	1,929	118	13	131	37
Land and Building (Net).....	0	926	0	0	0	0	0
Other Real Estate Owned.....	0	0	0	0	0	0	0
Other Fixed Assets.....	1	69	100	0	0	29	14
Other Assets.....	73	275	70	15	3	49	49
TOTAL ASSETS.....	4,648	18,396	8,628	506	209	2,976	4,503
LIABILITIES AND EQUITY							
Shares & Deposits:							
Share Drafts.....	0	1,694	650	0	0	166	58
Regular Shares.....	3,717	11,407	3,982	435	189	1,787	2,435
Money Market Shares.....	0	0	0	0	0	0	1,208
Certificates of Deposits.....	0	3,601	0	0	0	287	262
IRA / KEOGH & Retirement Accounts.....	0	0	0	0	0	178	0
All Other.....	0	0	3,294	0	0	11	81
Total Shares and Deposits.....	3,717	16,702	7,926	435	189	2,429	4,044
Borrowings.....	0	0	0	0	0	0	0
Dividends and Interest Payable.....	0	52	0	3	0	1	1
Accounts Payable and Other Liabilities.....	25	46	7	1	0	3	7
Regular Reserve.....	152	847	140	32	10	244	163
Other Reserves.....	0	0	0	0	0	0	0
Undivided Earnings.....	754	749	555	35	10	299	288
TOTAL LIABILITIES & EQUITY.....	4,648	18,396	8,628	506	209	2,976	4,503

State Chartered Credit Unions
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80 Reporting Figures in Thousands of Dollars	Trans West	Treasury	Tri County	Twin Peaks	UCB	Uintah	University of Utah
ASSETS							
Cash & Cash Equivalents.....	2,613	1,017	16	4	0	548	32,078
Loans:							
Unsecured.....	4,396	729	12	26	142	255	15,081
Auto.....	25,579	1,422	49	2,303	220	1,704	122,039
Real Estate.....	30,360	3,797	10	275	0	0	22,946
Leases Receivable.....	0	0	0	0	0	0	0
All Other Members.....	3,693	66	2	208	10	101	20,456
Total Loans.....	64,028	6,014	73	2,812	372	2,060	180,522
LESS: Allowance for Loan Losses.....	709	38	6	15	9	47	1,341
Loans Held for Sale.....	0	0	0	0	0	0	0
Total Investments.....	15,052	1,168	112	1,875	349	24	96,957
Land and Building (Net).....	1,927	0	0	0	0	0	6,311
Other Real Estate Owned.....	237	0	0	0	0	0	550
Other Fixed Assets.....	389	34	0	14	11	6	1,231
Other Assets.....	1,748	109	1	137	7	37	5,321
TOTAL ASSETS.....	85,285	8,304	196	4,827	730	2,628	321,629
LIABILITIES AND EQUITY							
Shares & Deposits:							
Share Drafts.....	7,139	187	0	0	0	0	50,864
Regular Shares.....	12,619	1,997	147	895	269	2,362	85,089
Money Market Shares.....	23,525	838	0	1,723	0	0	115,499
Certificates of Deposits.....	27,215	3,284	0	1,123	0	0	30,372
IRA / KEOGH & Retirement Accounts.....	1,742	1,298	0	455	0	0	9,592
All Other.....	3,508	0	0	0	394	0	0
Total Shares and Deposits.....	75,748	7,604	147	4,196	663	2,362	291,416
Borrowings.....	1,500	0	0	0	0	0	0
Dividends and Interest Payable.....	0	2	0	15	0	12	407
Accounts Payable and Other Liabilities.....	532	16	0	4	5	2	1,176
Regular Reserve.....	3,894	381	24	241	15	102	9,882
Other Reserves.....	176	2	19	0	13	0	18,375
Undivided Earnings.....	3,435	299	6	371	34	150	373
TOTAL LIABILITIES & EQUITY.....	85,285	8,304	196	4,827	730	2,628	321,629

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80 Reporting Figures in Thousands of Dollars	Utah Central	Utah Copper Employees	Utah Law Enforcement	Utah Oil Workers	Utah Power and Light Employees	Utah Prison Employees	Utah Valley
ASSETS							
Cash & Cash Equivalents.....	8,055	3,860	1,197	2,985	5,709	296	223
Loans:							
Unsecured.....	6,420	0	621	1,318	3,788	182	613
Auto.....	43,067	2,966	4,493	8,032	35,444	2,458	2,216
Real Estate.....	21,815	2,322	1,137	1,207	66,411	0	556
Leases Receivable.....	0	0	0	0	0	0	0
All Other Members.....	7,697	202	253	812	7,527	582	0
Total Loans.....	78,999	5,490	6,504	11,369	113,170	3,222	3,385
LESS: Allowance for Loan Losses.....	246	88	73	96	319	76	14
Loans Held for Sale.....	0	0	118	0	0	0	0
Total Investments.....	17,786	10,705	2,361	190	77,255	1,863	2,496
Land and Building (Net).....	3,209	4	136	8	419	0	86
Other Real Estate Owned.....	1,396	0	0	0	0	0	0
Other Fixed Assets.....	578	45	71	133	80	8	16
Other Assets.....	2,516	416	218	301	4,595	75	91
TOTAL ASSETS.....	112,293	20,432	10,532	14,890	200,909	5,388	6,283
LIABILITIES AND EQUITY							
Shares & Deposits:							
Share Drafts.....	10,776	159	1,154	1,794	3,095	0	342
Regular Shares.....	28,812	14,329	2,255	5,556	165,391	1,910	4,271
Money Market Shares.....	17,533	0	3,386	2,231	0	0	0
Certificates of Deposits.....	37,624	3,004	2,083	1,525	0	2,783	657
IRA / KEOGH & Retirement Accounts.....	9,157	3,212	805	1,408	11,126	216	170
All Other.....	0	0	0	134	0	102	0
Total Shares and Deposits.....	103,902	20,704	9,683	12,648	179,612	5,011	5,440
Borrowings.....	0	0	0	0	0	0	0
Dividends and Interest Payable.....	269	14	2	0	1,393	0	13
Accounts Payable and Other Liabilities.....	88	463	27	1	341	6	16
Regular Reserve.....	4,931	(1)	605	749	5,150	319	294
Other Reserves.....	7	(370)	0	1,451	2,050	0	1
Undivided Earnings.....	3,096	(378)	215	41	12,363	52	519
TOTAL LIABILITIES & EQUITY.....	112,293	20,432	10,532	14,890	200,909	5,388	6,283

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80 Reporting Figures in Thousands of Dollars	Varian Salt Lake Employees			
	<u>Valtek</u>	<u>WASCO</u>	<u>Weber</u>	
ASSETS				
Cash & Cash Equivalents.....	103	2,005	1,799	4,056
Loans:				
Unsecured.....	39	698	74	1,377
Auto.....	529	4,117	1,640	14,319
Real Estate.....	0	796	378	15,820
Leases Receivable.....	0	0	0	0
All Other Members.....	0	101	280	884
Total Loans.....	568	5,712	2,372	32,400
LESS: Allowance for Loan Losses.....	13	59	25	164
Loans Held for Sale.....	0	0	0	0
Total Investments.....	165	1,485	790	14,682
Land and Building (Net).....	0	0	0	1,151
Other Real Estate Owned.....	0	0	0	63
Other Fixed Assets.....	0	12	0	172
Other Assets.....	10	97	56	835
TOTAL ASSETS.....	<u>833</u>	<u>9,252</u>	<u>4,992</u>	<u>53,195</u>
LIABILITIES AND EQUITY				
Shares & Deposits:				
Share Drafts.....	0	733	165	7,083
Regular Shares.....	750	1,990	3,703	10,211
Money Market Shares.....	0	1,598	0	12,088
Certificates of Deposits.....	0	2,637	554	15,495
IRA / KEOGH & Retirement Accounts.....	0	254	0	3,564
All Other.....	0	249	0	0
Total Shares and Deposits.....	<u>750</u>	<u>7,461</u>	<u>4,422</u>	<u>48,441</u>
Borrowings.....	0	0	0	0
Dividends and Interest Payable.....	0	14	0	34
Accounts Payable and Other Liabilities.....	0	123	0	172
Regular Reserve.....	44	410	200	1,637
Other Reserves.....	0	0	5	1,220
Undivided Earnings.....	39	1,244	365	1,691
TOTAL LIABILITIES & EQUITY.....	<u>833</u>	<u>9,252</u>	<u>4,992</u>	<u>53,195</u>

Federal Chartered Credit Unions
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44 Reporting Figures in Thousands Dollars	Total Federal Credit Unions	America First	Associated Federal Employees	Box Elder County	C B I Salt Lake	C U P	Cyprus
ASSETS							
Cash & Cash Equivalents.....	495,171	256,977	19	2,816	2,400	1,011	23,114
Loans:							
Unsecured.....	377,525	197,764	462	1,718	234	268	22,212
Auto.....	1,940,463	816,479	3,987	27,162	1,801	2,405	163,054
Real Estate.....	1,604,168	746,137	2,237	5,705	116	672	66,569
Leases Receivable.....	5,485	0	0	0	0	0	1,988
All Other Members.....	373,012	214,801	203	3,378	682	456	7,489
Total Loans.....	4,300,653	1,975,181	6,889	37,963	2,833	3,801	261,312
LESS: Allowance for Loan Losses.....	37,318	19,230	110	138	19	10	3,068
Loans Held for Sale.....	67,091	38,823	0	0	0	0	0
Total Investments.....	686,504	322,143	12,249	390	4,202	648	28,821
Land and Building (Net).....	126,108	51,029	0	294	0	0	6,786
Other Real Estate Owned.....	6,483	2,309	0	0	0	0	0
Other Fixed Assets.....	33,711	17,599	31	105	0	0	1,284
Other Assets.....	116,763	37,765	273	457	610	71	7,075
TOTAL ASSETS.....	5,795,166	2,682,596	19,351	41,887	10,026	5,521	325,324
LIABILITIES AND EQUITY							
Shares & Deposits:							
Share Drafts.....	613,812	259,107	482	4,697	12	41	37,148
Regular Shares.....	1,158,444	495,756	12,903	15,669	4,510	3,037	107,355
Money Market Shares.....	1,539,891	752,123	0	0	0	0	54,002
Certificates of Deposits.....	1,432,406	673,679	2,507	15,257	1,203	1,621	64,322
IRA / KEOGH & Retirement Accounts.....	380,258	190,481	533	1,028	2,100	57	22,766
All Other.....	40,281	4,079	0	0	0	0	299
Total Shares and Deposits.....	5,165,092	2,375,225	16,425	36,651	7,825	4,756	285,892
Borrowings.....	848	61	0	0	0	0	0
Dividends and Interest Payable.....	3,906	3,180	0	23	3	16	0
Accounts Payable and Other Liabilities.....	51,834	32,070	45	103	5	7	959
Regular Reserve.....	160,171	64,967	2,581	1,201	424	211	11,966
Other Reserves.....	215,330	194,651	0	0	0	0	0
Undivided Earnings.....	197,985	12,442	300	3,909	1,769	531	26,507
TOTAL LIABILITIES & EQUITY.....	5,795,166	2,682,596	19,351	41,887	10,026	5,521	325,324

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44 Reporting Figures in Thousands Dollars	<u>DesertView</u>	<u>Devils Slide</u>	<u>Dugway</u>	<u>Family First</u>	<u>Georgia- Pacific Employees</u>	<u>Gibbons & Reed Employees</u>	<u>Goldenwest</u>
ASSETS							
Cash & Cash Equivalents.....	1,984	525	284	2,886	111	2,211	18,195
Loans:							
Unsecured.....	818	111	287	2,933	7	323	10,914
Auto.....	7,604	2,787	1,074	84,305	360	2,903	86,427
Real Estate.....	4,384	0	386	18,231	0	0	77,316
Leases Receivable.....	0	0	0	0	0	0	0
All Other Members.....	3,222	694	239	8,599	76	233	17,480
Total Loans.....	16,028	3,592	1,986	114,068	443	3,459	192,137
LESS: Allowance for Loan Losses.....	146	20	14	485	9	51	2,025
Loans Held for Sale.....	175	0	0	0	0	0	6,302
Total Investments.....	1,155	29	184	1,028	57	1,810	61,084
Land and Building (Net).....	373	0	0	2,286	0	0	8,007
Other Real Estate Owned.....	0	0	0	0	0	0	0
Other Fixed Assets.....	71	5	9	749	0	16	1,208
Other Assets.....	266	41	39	1,484	5	61	4,771
TOTAL ASSETS.....	19,906	4,172	2,488	122,016	607	7,506	289,679
LIABILITIES AND EQUITY							
Shares & Deposits:							
Share Drafts.....	1,680	0	510	11,080	0	0	27,897
Regular Shares.....	2,599	1,602	1,268	33,376	479	6,742	77,762
Money Market Shares.....	4,465	0	0	10,114	0	0	35,048
Certificates of Deposits.....	8,172	2,096	0	39,270	0	0	93,942
IRA / KEOGH & Retirement Accounts.....	788	0	297	13,705	0	0	15,400
All Other.....	400	0	31	2,114	0	0	0
Total Shares and Deposits.....	18,104	3,698	2,106	109,659	479	6,742	250,049
Borrowings.....	0	0	0	0	0	0	639
Dividends and Interest Payable.....	40	0	0	94	7	0	0
Accounts Payable and Other Liabilities.....	38	3	3	1,258	2	5	2,240
Regular Reserve.....	550	116	71	2,200	31	246	14,990
Other Reserves.....	0	100	5	0	0	0	19,748
Undivided Earnings.....	1,174	255	303	8,805	88	513	2,013
TOTAL LIABILITIES & EQUITY.....	19,906	4,172	2,488	122,016	607	7,506	289,679

Federal Chartered Credit Unions
June 30, 2003

44 Reporting Figures in Thousands Dollars	Granite Furniture Employees	Grantsville	Green River	IFA Employees	Logan Medical	LU 354 I B E W	Moon Lake Electric Employees
ASSETS							
Cash & Cash Equivalents.....	467	473	15	21	45	566	1,098
Loans:							
Unsecured.....	22	215	7	11	359	999	69
Auto.....	320	2,816	158	1,009	5,626	4,736	872
Real Estate.....	0	0	0	0	1,944	2,178	0
Leases Receivable.....	0	0	0	0	0	0	0
All Other Members.....	320	273	0	20	447	859	28
Total Loans.....	662	3,304	165	1,040	8,376	8,772	969
LESS: Allowance for Loan Losses.....	12	0	8	25	31	63	8
Loans Held for Sale.....	0	0	0	0	0	0	0
Total Investments.....	11	1,126	37	774	1,764	1,888	16
Land and Building (Net).....	0	19	0	0	0	0	0
Other Real Estate Owned.....	0	0	0	0	0	0	0
Other Fixed Assets.....	0	25	0	0	25	143	6
Other Assets.....	7	33	2	14	132	185	16
TOTAL ASSETS.....	<u>1,135</u>	<u>4,980</u>	<u>211</u>	<u>1,824</u>	<u>10,311</u>	<u>11,491</u>	<u>2,097</u>
LIABILITIES AND EQUITY							
Shares & Deposits:							
Share Drafts.....	0	85	0	0	317	938	0
Regular Shares.....	637	2,297	186	328	4,506	2,723	1,857
Money Market Shares.....	0	0	0	1,189	0	2,001	0
Certificates of Deposits.....	0	865	0	0	2,984	4,576	0
IRA / KEOGH & Retirement Accounts.....	134	0	0	0	1,474	164	0
All Other.....	0	1,089	0	0	0	10	0
Total Shares and Deposits.....	771	4,336	186	1,517	9,281	10,412	1,857
Borrowings.....	0	0	0	0	0	0	0
Dividends and Interest Payable.....	0	11	1	0	5	0	0
Accounts Payable and Other Liabilities.....	0	6	1	0	9	29	0
Regular Reserve.....	53	125	8	43	293	600	57
Other Reserves.....	293	0	0	0	0	0	0
Undivided Earnings.....	18	502	15	264	723	450	183
TOTAL LIABILITIES & EQUITY.....	<u>1,135</u>	<u>4,980</u>	<u>211</u>	<u>1,824</u>	<u>10,311</u>	<u>11,491</u>	<u>2,097</u>

Federal Chartered Credit Unions
June 30, 2003

44 Reporting Figures in Thousands Dollars	Mountain America	Mountain High Community	Nephi Western Employees	North Sanpete	Ogden Wonder	Orem City Employees	Plumbers & Steamfitters Loc. #348
ASSETS							
Cash & Cash Equivalents.....	87,074	1,873	135	543	673	0	90
Loans:							
Unsecured.....	83,617	684	143	63	13	0	18
Auto.....	352,136	3,950	8,358	409	234	1,665	278
Real Estate.....	436,620	4,320	0	0	0	0	0
Leases Receivable.....	3,498	0	0	0	0	0	0
All Other Members.....	61,599	1,195	1,735	9	0	576	0
Total Loans.....	937,470	10,149	10,236	481	247	2,241	296
LESS: Allowance for Loan Losses.....	6,356	66	68	19	1	10	7
Loans Held for Sale.....	14,803	0	0	0	0	0	0
Total Investments.....	102,819	25	4,316	240	9	1,229	3
Land and Building (Net).....	31,940	371	159	0	0	0	0
Other Real Estate Owned.....	2,142	0	0	0	0	0	0
Other Fixed Assets.....	6,749	177	2	0	0	3	1
Other Assets.....	45,272	174	187	15	5	38	3
TOTAL ASSETS.....	1,221,913	12,703	14,967	1,260	933	3,501	386
LIABILITIES AND EQUITY							
Shares & Deposits:							
Share Drafts.....	144,672	2,387	0	0	0	0	0
Regular Shares.....	213,785	2,861	11,817	1,066	599	1,627	325
Money Market Shares.....	346,942	0	0	0	0	0	0
Certificates of Deposits.....	323,655	4,658	0	0	0	1,454	0
IRA / KEOGH & Retirement Accounts.....	74,128	1,791	0	0	0	0	0
All Other.....	18,770	116	0	0	0	0	0
Total Shares and Deposits.....	1,121,952	11,813	11,817	1,066	599	3,081	325
Borrowings.....	148	0	0	0	0	0	0
Dividends and Interest Payable.....	0	0	114	7	4	0	0
Accounts Payable and Other Liabilities.....	8,008	70	4	7	1	3	4
Regular Reserve.....	31,253	347	1,654	85	164	115	16
Other Reserves.....	1	0	0	0	0	9	0
Undivided Earnings.....	60,551	473	1,378	95	165	293	41
TOTAL LIABILITIES & EQUITY.....	1,221,913	12,703	14,967	1,260	933	3,501	386

Federal Chartered Credit Unions
June 30, 2003

44 Reporting Figures in Thousands Dollars	Salt Lake City V A F	Salt Lake Regional Medical Ctr	Salt Lake Wonder	Sheet Metal Workers Loc. #312	Southern Utah	St. Marks Employees	Teamsters Local #222
ASSETS							
Cash & Cash Equivalents.....	19	152	119	267	8,352	132	473
Loans:							
Unsecured.....	38	48	72	31	2,157	476	71
Auto.....	521	450	116	1,736	30,663	2,518	794
Real Estate.....	0	0	0	10	38,934	15	0
Leases Receivable.....	0	0	0	0	0	0	0
All Other Members.....	1	0	0	0	1,715	0	192
Total Loans.....	560	498	188	1,777	73,469	3,009	1,057
LESS: Allowance for Loan Losses.....	2	4	5	9	262	18	10
Loans Held for Sale.....	0	0	0	0	0	0	0
Total Investments.....	87	551	4	209	4,021	1,899	118
Land and Building (Net).....	0	0	0	0	2,543	0	0
Other Real Estate Owned.....	0	0	0	0	1,051	0	0
Other Fixed Assets.....	0	0	0	29	376	57	24
Other Assets.....	6	20	3	33	2,385	35	26
TOTAL ASSETS.....	670	1,217	309	2,306	91,935	5,114	1,688
LIABILITIES AND EQUITY							
Shares & Deposits:							
Share Drafts.....	0	0	0	50	14,961	714	76
Regular Shares.....	448	662	260	1,559	9,729	2,932	997
Money Market Shares.....	0	0	0	0	29,167	0	0
Certificates of Deposits.....	0	0	0	0	23,008	573	251
IRA / KEOGH & Retirement Accounts.....	138	0	0	77	5,762	203	153
All Other.....	2	0	0	258	1,269	0	68
Total Shares and Deposits.....	588	662	260	1,944	83,896	4,422	1,545
Borrowings.....	0	0	0	0	0	0	0
Dividends and Interest Payable.....	0	4	0	6	33	8	0
Accounts Payable and Other Liabilities.....	0	0	0	129	379	15	5
Regular Reserve.....	40	47	28	126	2,185	113	71
Other Reserves.....	0	4	0	0	0	20	0
Undivided Earnings.....	42	500	21	101	5,442	536	67
TOTAL LIABILITIES & EQUITY.....	670	1,217	309	2,306	91,935	5,114	1,688

Federal Chartered Credit Unions
June 30, 2003

44 Reporting Figures in Thousands Dollars	Tooele	U P Car Dept	USU Community	Utah	Utah Community	Utah First	Utah Peavey Employees
ASSETS							
Cash & Cash Equivalents.....	12,184	74	15,016	2,226	29,746	14,230	15
Loans:							
Unsecured.....	12,149	2	4,843	197	22,989	6,179	8
Auto.....	81,271	355	32,211	5,716	128,539	54,659	125
Real Estate.....	31,985	0	23,312	3,770	72,827	33,306	0
Leases Receivable.....	0	0	0	0	0	0	0
All Other Members.....	12,784	115	555	467	26,420	2,308	0
Total Loans.....	138,189	472	60,921	10,150	250,775	96,452	133
LESS: Allowance for Loan Losses.....	1,199	27	474	41	2,041	599	3
Loans Held for Sale.....	0	0	4,120	0	2,529	338	0
Total Investments.....	6,743	101	838	3,105	84,495	14,010	11
Land and Building (Net).....	4,088	0	1,877	169	12,837	2,306	0
Other Real Estate Owned.....	0	0	0	0	0	980	0
Other Fixed Assets.....	671	0	680	10	1,657	475	0
Other Assets.....	3,257	10	1,073	211	5,918	2,931	2
TOTAL ASSETS.....	163,933	630	84,051	15,830	385,916	131,123	158
LIABILITIES AND EQUITY							
Shares & Deposits:							
Share Drafts.....	18,484	0	15,528	932	51,472	12,491	0
Regular Shares.....	24,524	485	24,455	2,880	35,315	27,887	98
Money Market Shares.....	44,414	0	14,029	5,524	190,429	26,533	0
Certificates of Deposits.....	37,228	0	12,652	3,732	52,932	40,833	0
IRA / KEOGH & Retirement Accounts.....	15,590	0	3,684	968	8,854	11,224	0
All Other.....	0	0	3,615	65	7,790	0	21
Total Shares and Deposits.....	140,240	485	73,963	14,101	346,792	118,968	119
Borrowings.....	0	0	0	0	0	0	0
Dividends and Interest Payable.....	239	0	69	20	0	0	0
Accounts Payable and Other Liabilities.....	910	0	90	89	3,533	1,509	1
Regular Reserve.....	3,205	31	3,487	408	7,826	5,967	21
Other Reserves.....	186	0	93	0	147	73	0
Undivided Earnings.....	19,153	114	6,349	1,212	27,618	4,606	17
TOTAL LIABILITIES & EQUITY.....	163,933	630	84,051	15,830	385,916	131,123	158

Federal Chartered Credit Unions
June 30, 2003

44 Reporting Figures in Thousands Dollars	Valley Wide	VAMCU	Weber State
ASSETS			
Cash & Cash Equivalents.....	43	271	6,247
Loans:			
Unsecured.....	22	2,550	1,426
Auto.....	189	8,646	9,033
Real Estate.....	0	13,207	19,988
Leases Receivable.....	0	0	0
All Other Members.....	52	900	2,890
Total Loans.....	263	25,303	33,337
LESS: Allowance for Loan Losses.....	3	268	350
Loans Held for Sale.....	0	0	0
Total Investments.....	3	11,887	10,365
Land and Building (Net).....	0	236	787
Other Real Estate Owned.....	0	0	0
Other Fixed Assets.....	0	51	1,473
Other Assets.....	3	538	1,311
TOTAL ASSETS.....	<u>309</u>	<u>38,018</u>	<u>53,170</u>
LIABILITIES AND EQUITY			
Shares & Deposits:			
Share Drafts.....	0	2,967	5,083
Regular Shares.....	186	10,176	8,180
Money Market Shares.....	0	5,518	18,393
Certificates of Deposits.....	0	8,858	12,079
IRA / KEOGH & Retirement Accounts.....	0	5,096	3,660
All Other.....	70	215	0
Total Shares and Deposits.....	256	32,830	47,395
Borrowings.....	0	0	0
Dividends and Interest Payable.....	2	19	0
Accounts Payable and Other Liabilities.....	2	160	132
Regular Reserve.....	20	857	1,377
Other Reserves.....	0	0	0
Undivided Earnings.....	<u>29</u>	<u>4,152</u>	<u>4,266</u>
TOTAL LIABILITIES & EQUITY.....	<u>309</u>	<u>38,018</u>	<u>53,170</u>

**Consolidated Income Statement
State and Federal Chartered Credit Unions
For The Six Month Period Ending June 30, 2003**

**80 State and 44 Federal Reporting
Figures in Thousands**

	<u>State</u>	<u>Federal</u>
INTEREST INCOME		
Interest on Loans.....	\$ 59,195	\$ 132,527
LESS: Interest Refund.....	0	0
Income from Investments.....	11,261	13,513
Income (Loss) from Trading Securities.....	0	0
TOTAL INTEREST INCOME.....	70,456	146,040
INTEREST EXPENSES		
Dividends on Shares.....	13,159	57,036
Interest on Deposits.....	11,919	0
Interest on Borrowed Money.....	64	16
TOTAL INTEREST INCOME.....	25,142	57,052
Provision for Loan Loss.....	9,750	12,987
NET INTEREST INCOME.....	35,564	76,001
NON-INTEREST INCOME		
Fee Income.....	9,721	41,558
Other Operating Income.....	2,733	16,944
Gain (Loss) on Investments.....	(15)	384
Gain (Loss) on Disposition of Fixed Assets.....	(10)	384
Other Non-operating Income (Expense).....	14	264
TOTAL NON-INTEREST INCOME.....	12,443	59,534
NON-INTEREST EXPENSE		
Employee Compensation and Benefit.....	21,939	49,045
Travel and Conference.....	634	1,274
Office Occupancy.....	3,553	7,373
Office Operations.....	9,271	22,626
Educational and Promotional.....	1,536	5,529
Loan Servicing.....	2,427	11,078
Professional and Outside Services.....	1,125	3,065
Member Insurance.....	520	487
Operating Fees.....	280	273
Miscellaneous Operating.....	1,070	4,157
TOTAL NON-INTEREST EXPENSE.....	42,355	104,907
NET INCOME.....	<u>\$ 5,652</u>	<u>\$ 30,628</u>
RESERVE TRANSFERS		
Required Transfer to Statutory Reserves.....	\$ 1,068	\$ 7,914

State Chartered Credit Unions
December 31, 2002

86 Reporting Figures in Thousands of Dollars	Total State Credit Unions			America First	Bailey Inc. Employees	Balance Rock	Beckstrand & Associates Employees
		Alliance	Alpine				
ASSETS							
Cash & Cash Equivalents.....	368,091	1,512	835	121,580	48	278	9
Loans:							
Unsecured.....	491,029	9,131	4,169	206,140	46	137	0
Auto.....	2,170,485	24,544	35,585	681,383	560	4,058	0
Real Estate.....	1,810,392	12,503	9,106	781,864	0	0	0
Leases Receivable.....	9,639	449	0	0	0	0	0
All Other Members.....	394,917	4,546	631	198,305	33	209	0
Total Loans.....	4,876,462	51,173	49,491	1,867,692	639	4,404	0
LESS: Allowance for Loan Losses.....	44,264	594	300	18,941	7	34	0
Loans Held for Sale.....	83,691	0	0	54,061	0	0	0
Total Investments.....	959,737	12,949	23,645	254,345	155	199	0
Land and Building (Net).....	145,971	2,050	2,521	49,817	0	291	0
Other Real Estate Owned.....	9,981	0	0	2,505	0	0	0
Other Fixed Assets.....	39,637	349	410	18,323	0	63	2
Other Assets.....	129,818	1,255	963	37,938	8	62	0
TOTAL ASSETS.....	6,569,124	68,694	77,565	2,387,320	843	5,263	11
LIABILITIES AND EQUITY							
Shares & Deposits:							
Share Drafts.....	663,804	5,783	9,477	233,184	0	413	0
Regular Shares.....	1,599,791	14,989	32,941	411,800	459	2,892	1
Money Market Shares.....	1,511,173	11,665	8,726	670,879	0	0	0
Certificates of Deposits.....	1,592,503	28,484	12,191	612,899	280	1,291	0
IRA / KEOGH & Retirement Accounts.....	421,067	1,185	2,755	170,940	0	175	1
All Other.....	38,841	0	0	1,062	0	49	0
Total Shares and Deposits.....	5,827,179	62,106	66,090	2,100,764	739	4,820	2
Borrowings.....	7,897	0	0	77	0	0	0
Dividends and Interest Payable.....	8,441	141	109	3,537	13	0	0
Accounts Payable and Other Liabilities.....	50,248	289	307	19,513	1	1	0
Regular Reserve.....	221,364	3,074	3,209	64,920	45	189	12
Other Reserves.....	243,616	201	0	198,000	0	0	0
Undivided Earnings.....	210,379	2,883	7,850	509	45	253	(3)
TOTAL LIABILITIES & EQUITY.....	6,569,124	68,694	77,565	2,387,320	843	5,263	11

State Chartered Credit Unions
December 31, 2002

86 Reporting Figures in Thousands of Dollars	Beehive	Big Valley	Blues Plus	Carbon	Catholic Community	Chevron West	Columbia Iron Mine Employees
ASSETS							
Cash.....	23,804	516	809	665	318	14,206	80
Loans:							
Unsecured.....	5,087	93	551	2,435	116	1,463	73
Auto.....	44,492	368	2,290	15,308	327	12,711	645
Real Estate.....	44,954	0	241	8,691	0	13,098	0
Leases Receivable.....	0	0	0	0	0	0	0
All Other Members.....	5,943	416	434	3,176	145	425	43
Total Loans.....	100,476	877	3,516	29,610	588	27,697	761
LESS: Allowance for Loan Losses.....	956	19	17	144	17	217	24
Loans Held for Sale.....	0	0	0	983	0	0	0
Total Investments.....	1,665	194	1,341	8,413	436	6,192	201
Land and Building (Net).....	5,899	0	0	1,393	0	39	0
Other Real Estate Owned.....	1,471	0	0	0	0	0	0
Other Fixed Assets.....	810	20	24	180	1	16	1
Other Assets.....	3,229	20	62	911	14	466	9
TOTAL ASSETS.....	136,398	1,608	5,735	42,011	1,340	48,399	1,028
LIABILITIES AND EQUITY							
Deposits:							
Share Drafts.....	15,278	0	327	6,070	0	3,238	0
Regular Shares.....	36,177	1,418	2,719	13,762	977	35,462	794
Money Market Shares.....	18,199	0	0	4,227	0	0	0
Certificates of Deposits.....	42,129	0	1,216	10,475	0	1,909	62
IRA / KEOGH & Retirement Accounts.....	12,580	34	725	2,951	142	873	0
All Other Shares and Deposits.....	0	0	87	0	0	0	0
Total Shares and Deposits.....	124,363	1,452	5,074	37,485	1,119	41,482	856
Borrowings.....	0	0	0	1,270	0	0	0
Dividends and Interest Payable.....	260	0	13	66	0	0	0
Accounts Payable and Other Liabilities.....	273	6	8	24	1	3	0
Regular Reserve.....	6,480	33	217	1,945	61	1,756	54
Other Reserves.....	0	0	0	0	(13)	0	0
Undivided Earnings.....	5,022	117	423	1,221	172	5,158	118
TOTAL LIABILITIES & EQUITY.....	136,398	1,608	5,735	42,011	1,340	48,399	1,028

State Chartered Credit Unions
December 31, 2002

86 Reporting Figures in Thousands of Dollars	Credit Union One	Cyprus	Deseret First	Deseret News Employees	Employees Granite Mill	Employees First	EMSCO
ASSETS							
Cash.....	8,758	15,959	8,759	338	28	0	80
Loans:							
Unsecured.....	4,505	23,219	24,699	71	16	124	0
Auto.....	28,250	147,619	98,601	1,261	41	895	262
Real Estate.....	5,327	55,224	69,628	167	0	0	0
Leases Receivable.....	0	2,494	13	0	0	0	0
All Other Members.....	10,511	7,076	5,622	73	0	18	72
Total Loans.....	48,593	235,632	198,563	1,572	57	1,037	334
LESS: Allowance for Loan Losses.....	631	2,925	2,016	21	2	22	5
Loans Held for Sale.....	0	0	1,013	0	0	0	0
Total Investments.....	5,950	26,601	35,690	19	25	876	225
Land and Building (Net).....	959	5,677	6,353	0	0	0	0
Other Real Estate Owned.....	0	0	1,002	0	0	0	0
Other Fixed Assets.....	271	1,417	958	1	1	9	0
Other Assets.....	1,109	6,930	4,401	23	1	26	5
TOTAL ASSETS.....	65,009	289,291	254,723	1,932	110	1,926	639
LIABILITIES AND EQUITY							
Deposits:							
Share Drafts.....	7,273	33,474	31,839	0	0	0	0
Regular Shares.....	12,074	96,002	56,183	917	86	653	254
Money Market Shares.....	17,067	43,137	57,945	0	0	0	0
Certificates of Deposits.....	16,241	58,312	72,922	456	0	601	242
IRA / KEOGH & Retirement Accounts.....	3,045	20,542	15,117	50	0	257	0
All Other Shares and Deposits.....	0	100	0	0	0	52	0
Total Shares and Deposits.....	55,700	251,567	234,006	1,423	86	1,563	496
Borrowings.....	0	0	0	0	0	0	0
Dividends and Interest Payable.....	54	0	559	4	0	0	0
Accounts Payable and Other Liabilities.....	60	870	860	0	0	0	0
Regular Reserve.....	2,751	11,966	4,147	202	11	105	64
Other Reserves.....	4,949	0	(1,096)	0	0	0	8
Undivided Earnings.....	1,495	24,888	16,247	303	13	258	71
TOTAL LIABILITIES & EQUITY.....	65,009	289,291	254,723	1,932	110	1,926	639

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86 Reporting Figures in Thousands of Dollars	<u>Exchange</u>	<u>Fire- Fighters</u>	<u>Freedom</u>	<u>Goldenwest</u>	<u>Grand County</u>	<u>Granite</u>	<u>GSL</u>
ASSETS							
Cash.....	40	3,327	1,166	13,390	4,116	10,686	99
Loans:							
Unsecured.....	0	1,319	918	11,813	150	9,879	64
Auto.....	786	8,018	5,265	80,410	3,156	54,134	230
Real Estate.....	0	2,078	1,620	73,653	0	51,716	0
Leases Receivable.....	0	0	0	0	0	0	0
All Other Members.....	78	1,722	152	16,204	631	5,704	0
Total Loans.....	864	13,137	7,955	182,080	3,937	121,433	294
LESS: Allowance for Loan Losses.....	9	74	40	1,962	67	1,266	11
Loans Held for Sale.....	0	0	0	7,023	0	0	0
Total Investments.....	170	3,768	4,575	45,759	53	29,640	128
Land and Building (Net).....	0	116	477	8,219	39	5,454	0
Other Real Estate Owned.....	0	0	0	130	0	202	0
Other Fixed Assets.....	0	110	65	1,346	10	848	0
Other Assets.....	14	307	298	4,796	57	2,733	4
TOTAL ASSETS.....	<u>1,079</u>	<u>20,691</u>	<u>14,496</u>	<u>260,781</u>	<u>8,145</u>	<u>169,730</u>	<u>514</u>
LIABILITIES AND EQUITY							
Deposits:							
Share Drafts.....	0	2,171	1,140	24,228	222	22,056	0
Regular Shares.....	729	8,739	7,597	70,696	6,818	31,653	445
Money Market Shares.....	0	0	0	28,804	0	64,188	0
Certificates of Deposits.....	0	4,853	2,418	84,260	0	24,118	0
IRA / KEOGH & Retirement Accounts.....	0	2,053	1,672	15,141	263	7,786	0
All Other Shares and Deposits.....	168	0	0	0	0	801	0
Total Shares and Deposits.....	897	17,816	12,827	223,129	7,303	150,602	445
Borrowings.....	0	0	0	0	0	0	0
Dividends and Interest Payable.....	0	26	0	0	0	125	0
Accounts Payable and Other Liabilities.....	9	64	90	2,524	6	666	0
Regular Reserve.....	88	1,076	562	14,627	234	8,145	36
Other Reserves.....	46	(118)	0	19,398	32	318	0
Undivided Earnings.....	39	1,827	1,017	1,103	570	9,874	33
TOTAL LIABILITIES & EQUITY.....	<u>1,079</u>	<u>20,691</u>	<u>14,496</u>	<u>260,781</u>	<u>8,145</u>	<u>169,730</u>	<u>514</u>

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86 Reporting Figures in Thousands of Dollars	Health Care	Hercules	Hi-Land	Horizon	Industrial Supply Employees	Inter- mountain	Jordan
ASSETS							
Cash.....	304	6,362	2,335	757	20	866	1,274
Loans:							
Unsecured.....	3,631	1,341	363	4,892	7	1,535	15,355
Auto.....	12,911	11,313	5,452	24,877	116	13,421	44,485
Real Estate.....	8,944	3,393	7,378	8,656	0	1,737	19,299
Leases Receivable.....	0	0	0	0	0	34	0
All Other Members.....	592	179	467	1,798	9	2,754	4,133
Total Loans.....	26,078	16,226	13,660	40,223	132	19,481	83,272
LESS: Allowance for Loan Losses.....	333	104	41	530	5	143	677
Loans Held for Sale.....	0	335	0	0	0	0	0
Total Investments.....	13,222	15,829	6,365	20,587	2	14,365	38,409
Land and Building (Net).....	536	480	357	1,847	0	267	1,655
Other Real Estate Owned.....	0	0	0	0	0	0	0
Other Fixed Assets.....	253	45	0	319	0	258	448
Other Assets.....	725	384	832	1,076	1	701	1,834
TOTAL ASSETS.....	40,785	39,557	23,508	64,279	150	35,795	126,215
LIABILITIES AND EQUITY							
Deposits:							
Share Drafts.....	6,197	3,317	211	6,462	0	2,648	12,523
Regular Shares.....	22,079	9,596	13,819	15,647	106	11,070	24,082
Money Market Shares.....	0	8,015	0	17,994	0	10,327	29,058
Certificates of Deposits.....	5,516	7,971	5,350	12,939	0	2,937	41,182
IRA / KEOGH & Retirement Accounts.....	1,423	6,655	1,362	3,371	0	5,209	4,701
All Other Shares and Deposits.....	0	0	0	559	0	376	497
Total Shares and Deposits.....	35,215	35,554	20,742	56,972	106	32,567	112,043
Borrowings.....	0	0	0	620	0	0	0
Dividends and Interest Payable.....	10	71	29	87	0	12	416
Accounts Payable and Other Liabilities.....	181	56	7	217	0	(220)	272
Regular Reserve.....	1,091	1,687	773	2,652	20	2,034	4,755
Other Reserves.....	0	131	0	2,107	0	0	0
Undivided Earnings.....	4,288	2,058	1,957	1,624	24	1,402	8,729
TOTAL LIABILITIES & EQUITY.....	40,785	39,557	23,508	64,279	150	35,795	126,215

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86 Reporting Figures in Thousands of Dollars	Kings Peak	Logan Cache Rich	Logan City Employees	Mckay-Dee Hospital	Meadow Gold Employees	Member's First	Millard County
ASSETS							
Cash.....	41	2,813	230	1,320	50	2,422	3,880
Loans:							
Unsecured.....	239	396	43	3,493	122	2,919	3,011
Auto.....	2,267	4,642	455	11,560	3,496	22,291	6,940
Real Estate.....	0	0	0	22,852	374	4,940	1,930
Leases Receivable.....	0	1,562	0	0	0	0	0
All Other Members.....	92	0	92	1,530	589	687	893
Total Loans.....	2,598	6,600	590	39,435	4,581	30,837	12,774
LESS: Allowance for Loan Losses.....	14	19	7	217	51	105	172
Loans Held for Sale.....	0	0	0	0	0	0	0
Total Investments.....	91	383	336	5,468	815	5,465	1,925
Land and Building (Net).....	0	101	0	364	0	747	326
Other Real Estate Owned.....	0	0	0	0	0	0	0
Other Fixed Assets.....	0	0	11	1,162	23	80	95
Other Assets.....	54	92	11	716	54	578	326
TOTAL ASSETS.....	2,770	9,970	1,171	48,248	5,472	40,024	19,154
LIABILITIES AND EQUITY							
Deposits:							
Share Drafts.....	66	0	0	4,422	42	2,934	3,593
Regular Shares.....	2,294	8,535	688	9,898	1,500	9,547	9,196
Money Market Shares.....	0	0	0	10,251	0	0	0
Certificates of Deposits.....	0	0	0	11,337	2,101	9,696	3,415
IRA / KEOGH & Retirement Accounts.....	12	0	0	3,263	731	1,912	1,066
All Other Shares and Deposits.....	37	0	392	164	313	11,245	0
Total Shares and Deposits.....	2,409	8,535	1,080	39,335	4,687	35,334	17,270
Borrowings.....	0	0	0	4,700	0	0	0
Dividends and Interest Payable.....	15	0	0	0	0	12	24
Accounts Payable and Other Liabilities.....	0	0	1	377	1	77	5
Regular Reserve.....	106	399	53	2,404	269	3,877	878
Other Reserves.....	14	0	4	0	0	0	0
Undivided Earnings.....	226	1,036	33	1,432	515	724	977
TOTAL LIABILITIES & EQUITY.....	2,770	9,970	1,171	48,248	5,472	40,024	19,154

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86 Reporting Figures in Thousands of Dollars	Moroni Feed	Mountain America	National J.A.C.L.	Nebo	Newspaper Employees	Ogden School District	P & S
ASSETS							
Cash.....	271	42,395	250	1,205	437	122	416
Loans:							
Unsecured.....	1,480	84,143	964	1,676	535	1,375	438
Auto.....	7,045	341,579	5,073	16,421	3,677	9,200	4,633
Real Estate.....	5,810	390,097	312	5,832	1,352	1,987	672
Leases Receivable.....	0	5,086	0	0	0	0	0
All Other Members.....	1,898	58,715	492	1,899	131	581	444
Total Loans.....	16,233	879,620	6,841	25,828	5,695	13,143	6,187
LESS: Allowance for Loan Losses.....	146	6,006	264	188	62	35	8
Loans Held for Sale.....	0	20,276	0	0	0	0	0
Total Investments.....	3,450	89,436	17,842	6,309	3,337	872	897
Land and Building (Net).....	543	31,297	34	692	0	360	0
Other Real Estate Owned.....	12	2,181	0	0	0	0	0
Other Fixed Assets.....	204	7,159	21	87	29	110	80
Other Assets.....	289	35,747	447	413	146	181	110
TOTAL ASSETS.....	20,856	1,102,105	25,171	34,346	9,582	14,753	7,682
LIABILITIES AND EQUITY							
Deposits:							
Share Drafts.....	1,625	125,162	542	2,000	46	2,336	1,071
Regular Shares.....	3,571	176,242	11,855	16,438	4,240	6,014	4,475
Money Market Shares.....	962	317,196	3,436	0	0	214	0
Certificates of Deposits.....	9,162	299,217	4,731	9,379	1,203	4,278	631
IRA / KEOGH & Retirement Accounts.....	1,606	65,070	1,175	1,202	2,461	302	390
All Other Shares and Deposits.....	2,145	13,803	1	0	0	110	173
Total Shares and Deposits.....	19,071	996,690	21,740	29,019	7,950	13,254	6,740
Borrowings.....	0	0	0	0	0	0	0
Dividends and Interest Payable.....	0	0	133	49	105	0	7
Accounts Payable and Other Liabilities.....	50	21,050	18	336	24	25	25
Regular Reserve.....	670	29,785	1,114	1,246	802	568	492
Other Reserves.....	2	2	856	(1)	(3)	0	55
Undivided Earnings.....	1,063	54,578	1,310	3,697	704	906	363
TOTAL LIABILITIES & EQUITY.....	20,856	1,102,105	25,171	34,346	9,582	14,753	7,682

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86 Reporting Figures in Thousands of Dollars	<u>Pacific Horizon</u>	<u>Pacific Rails</u>	<u>Peoples Electric Power</u>	<u>Phillips Wasatch</u>	<u>Postal 1st</u>	<u>Premier Services</u>	<u>Presto Lewiston Employees</u>
ASSETS							
Cash.....	804	1,389	(3)	800	700	212	11
Loans:							
Unsecured.....	540	1,126	49	237	376	1,276	8
Auto.....	7,816	3,448	773	2,692	2,325	7,383	244
Real Estate.....	1,228	3,547	0	387	198	2,039	0
Leases Receivable.....	0	0	0	0	0	0	0
All Other Members.....	834	480	174	0	297	682	40
Total Loans.....	10,418	8,601	996	3,316	3,196	11,380	292
LESS: Allowance for Loan Losses.....	42	213	19	6	6	94	9
Loans Held for Sale.....	0	0	0	0	0	0	0
Total Investments.....	4,415	836	237	432	438	6,139	9
Land and Building (Net).....	345	0	0	0	0	0	0
Other Real Estate Owned.....	0	0	0	0	127	0	0
Other Fixed Assets.....	105	20	0	0	0	69	0
Other Assets.....	262	165	21	47	(8)	245	4
TOTAL ASSETS.....	<u>16,307</u>	<u>10,798</u>	<u>1,232</u>	<u>4,589</u>	<u>4,447</u>	<u>17,951</u>	<u>307</u>
LIABILITIES AND EQUITY							
Deposits:							
Share Drafts.....	1,538	573	0	0	322	1,479	0
Regular Shares.....	8,385	3,030	892	1,391	1,963	7,885	181
Money Market Shares.....	0	1,091	0	0	0	0	0
Certificates of Deposits.....	2,747	2,994	0	2,110	1,183	3,169	26
IRA / KEOGH & Retirement Accounts.....	1,923	2,055	0	394	245	3,197	0
All Other Shares and Deposits.....	0	361	147	0	232	0	0
Total Shares and Deposits.....	14,593	10,104	1,039	3,895	3,945	15,730	207
Borrowings.....	0	0	0	0	0	0	20
Dividends and Interest Payable.....	0	7	0	9	7	11	0
Accounts Payable and Other Liabilities.....	77	(3)	1	3	21	110	0
Regular Reserve.....	662	587	64	200	190	596	24
Other Reserves.....	34	0	0	9	0	0	0
Undivided Earnings.....	941	103	128	473	284	1,504	56
TOTAL LIABILITIES & EQUITY.....	<u>16,307</u>	<u>10,798</u>	<u>1,232</u>	<u>4,589</u>	<u>4,447</u>	<u>17,951</u>	<u>307</u>

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86 Reporting Figures in Thousands of Dollars	Primary Hospital	Provo City Employees	Provo Police & Fire Dept.	Provo Postal	S E A	Salt Lake City	Salt Lake County Employees
ASSETS							
Cash.....	0	155	29	152	73	8,882	413
Loans:							
Unsecured.....	302	63	25	363	147	9,014	182
Auto.....	2,918	2,368	1,666	3,268	1,612	52,885	1,926
Real Estate.....	0	0	0	135	19	25,803	0
Leases Receivable.....	0	0	0	0	0	0	0
All Other Members.....	48	193	145	313	148	838	89
Total Loans.....	3,268	2,624	1,836	4,079	1,926	88,540	2,197
LESS: Allowance for Loan Losses.....	78	26	29	70	6	465	18
Loans Held for Sale.....	0	0	0	0	0	0	0
Total Investments.....	2,060	1,833	388	825	222	20,471	1,829
Land and Building (Net).....	0	0	0	165	0	2,663	0
Other Real Estate Owned.....	0	0	0	0	0	644	0
Other Fixed Assets.....	18	8	1	10	1	214	2
Other Assets.....	62	68	33	99	15	2,165	70
TOTAL ASSETS.....	5,330	4,662	2,258	5,260	2,231	123,114	4,493
LIABILITIES AND EQUITY							
Deposits:							
Share Drafts.....	0	0	0	0	0	11,040	0
Regular Shares.....	2,014	2,579	2,042	3,147	1,671	19,836	3,562
Money Market Shares.....	0	0	0	0	0	29,375	0
Certificates of Deposits.....	1,811	1,361	0	1,496	0	37,313	0
IRA / KEOGH & Retirement Accounts.....	409	340	0	347	0	11,350	0
All Other Shares and Deposits.....	0	0	0	29	0	843	0
Total Shares and Deposits.....	4,234	4,280	2,042	5,019	1,671	109,757	3,562
Borrowings.....	0	0	0	0	0	10	0
Dividends and Interest Payable.....	32	4	0	0	0	82	0
Accounts Payable and Other Liabilities.....	2	4	0	8	1	197	23
Regular Reserve.....	394	214	119	116	117	5,303	152
Other Reserves.....	0	0	7	4	0	68	0
Undivided Earnings.....	668	160	90	113	442	7,697	756
TOTAL LIABILITIES & EQUITY.....	5,330	4,662	2,258	5,260	2,231	123,114	4,493

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86 Reporting Figures in Thousands of Dollars	Salt Lake Schools	San Juan	South Sanpete	Southwest Industrial Area	Sunnyside	Tanner Employees	Trans West
ASSETS							
Cash.....	255	219	5	12	645	1,391	621
Loans:							
Unsecured.....	1,559	98	26	0	164	326	4,605
Auto.....	5,708	2,151	291	35	1,488	2,150	25,144
Real Estate.....	3,716	162	0	0	413	0	27,128
Leases Receivable.....	0	0	0	0	0	0	0
All Other Members.....	605	1,682	25	19	102	107	3,401
Total Loans.....	11,588	4,093	342	54	2,167	2,583	60,278
LESS: Allowance for Loan Losses.....	104	85	3	2	18	22	645
Loans Held for Sale.....	0	0	0	0	0	0	0
Total Investments.....	4,710	3,190	93	141	130	36	14,167
Land and Building (Net).....	941	0	0	0	0	0	2,018
Other Real Estate Owned.....	0	0	0	0	0	0	369
Other Fixed Assets.....	84	58	0	0	34	20	448
Other Assets.....	270	53	15	3	50	37	1,404
TOTAL ASSETS.....	<u>17,744</u>	<u>7,528</u>	<u>452</u>	<u>208</u>	<u>3,008</u>	<u>4,045</u>	<u>78,660</u>
LIABILITIES AND EQUITY							
Deposits:							
Share Drafts.....	1,839	550	0	0	168	19	6,094
Regular Shares.....	11,029	3,711	380	190	1,809	2,516	12,043
Money Market Shares.....	0	0	0	0	0	800	20,671
Certificates of Deposits.....	3,195	1,199	0	0	299	192	26,914
IRA / KEOGH & Retirement Accounts.....	0	70	0	0	191	0	1,620
All Other Shares and Deposits.....	0	1,339	0	0	0	83	3,001
Total Shares and Deposits.....	16,063	6,869	380	190	2,467	3,610	70,343
Borrowings.....	0	0	0	0	0	0	1,200
Dividends and Interest Payable.....	68	0	5	0	1	1	0
Accounts Payable and Other Liabilities.....	28	4	1	0	3	4	336
Regular Reserve.....	847	130	32	9	241	162	3,895
Other Reserves.....	0	0	0	0	0	0	(132)
Undivided Earnings.....	738	525	34	9	296	268	3,018
TOTAL LIABILITIES & EQUITY.....	<u>17,744</u>	<u>7,528</u>	<u>452</u>	<u>208</u>	<u>3,008</u>	<u>4,045</u>	<u>78,660</u>

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86 Reporting Figures in Thousands of Dollars	Treasury	Tri County	Twin Peaks	UCB	Uintah	University of Utah	Utah Central
ASSETS							
Cash.....	1,609	17	4	0	424	30,628	6,263
Loans:							
Unsecured.....	761	21	26	132	239	15,500	10,181
Auto.....	1,669	66	2,416	251	1,722	118,492	41,752
Real Estate.....	2,695	10	312	0	0	25,531	17,079
Leases Receivable.....	0	0	0	0	0	0	0
All Other Members.....	114	7	314	13	158	21,005	6,450
Total Loans.....	5,239	104	3,068	396	2,119	180,528	75,462
LESS: Allowance for Loan Losses.....	37	6	24	8	37	1,478	282
Loans Held for Sale.....	0	0	0	0	0	0	0
Total Investments.....	1,271	70	1,644	309	24	64,189	15,316
Land and Building (Net).....	0	0	0	0	0	6,384	3,075
Other Real Estate Owned.....	0	0	0	0	0	0	1,340
Other Fixed Assets.....	39	0	18	11	7	1,290	529
Other Assets.....	112	2	133	7	40	5,667	2,361
TOTAL ASSETS.....	<u>8,233</u>	<u>187</u>	<u>4,843</u>	<u>715</u>	<u>2,577</u>	<u>287,208</u>	<u>104,064</u>
LIABILITIES AND EQUITY							
Deposits:							
Share Drafts.....	170	0	0	0	0	46,151	9,601
Regular Shares.....	2,143	138	918	267	2,311	72,652	26,860
Money Market Shares.....	752	0	1,625	0	0	99,958	16,272
Certificates of Deposits.....	3,204	0	1,187	0	0	30,688	34,587
IRA / KEOGH & Retirement Accounts.....	1,177	0	463	0	0	8,877	8,662
All Other Shares and Deposits.....	0	0	8	380	0	0	0
Total Shares and Deposits.....	7,446	138	4,201	647	2,311	258,326	95,982
Borrowings.....	0	0	0	0	0	0	0
Dividends and Interest Payable.....	2	0	20	0	14	472	286
Accounts Payable and Other Liabilities.....	7	0	5	8	1	920	68
Regular Reserve.....	382	24	241	15	102	9,466	4,931
Other Reserves.....	398	19	0	11	0	17,575	0
Undivided Earnings.....	(2)	6	376	34	149	449	2,797
TOTAL LIABILITIES & EQUITY.....	<u>8,233</u>	<u>187</u>	<u>4,843</u>	<u>715</u>	<u>2,577</u>	<u>287,208</u>	<u>104,064</u>

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86 Reporting Figures in Thousands of Dollars	Utah Copper Employees	Utah Law Enforcement	Utah Oil Workers	Utah Power and Light Employees	Utah Prison Employees	Utah Valley	Valtek
ASSETS							
Cash.....	76	1,494	1,052	3,378	666	207	38
Loans:							
Unsecured.....	113	704	1,525	4,075	193	548	44
Auto.....	2,619	5,109	8,226	31,396	2,748	2,427	526
Real Estate.....	2,457	1,286	1,622	60,896	0	602	0
Leases Receivable.....	0	0	0	0	0	0	0
All Other Members.....	5,312	298	1,045	7,751	685	0	0
Total Loans.....	10,501	7,397	12,418	104,118	3,626	3,577	570
LESS: Allowance for Loan Losses.....	93	38	111	329	111	20	13
Loans Held for Sale.....	0	0	0	0	0	0	0
Total Investments.....	16,005	1,406	290	69,862	1,254	2,577	215
Land and Building (Net).....	5	136	10	431	0	90	0
Other Real Estate Owned.....	0	0	0	0	0	0	0
Other Fixed Assets.....	54	94	140	116	15	23	0
Other Assets.....	577	222	308	3,977	66	84	8
TOTAL ASSETS.....	27,125	10,711	14,107	181,553	5,516	6,538	818
LIABILITIES AND EQUITY							
Deposits:							
Share Drafts.....	121	1,043	1,165	2,985	0	348	0
Regular Shares.....	14,711	2,106	5,608	152,171	1,872	4,570	739
Money Market Shares.....	0	3,926	1,936	0	0	0	0
Certificates of Deposits.....	4,252	2,106	1,608	0	3,031	682	0
IRA / KEOGH & Retirement Accounts.....	4,017	683	1,398	9,349	224	112	0
All Other Shares and Deposits.....	0	0	105	0	25	0	0
Total Shares and Deposits.....	23,101	9,864	11,820	164,505	5,152	5,712	739
Borrowings.....	0	0	0	0	0	0	0
Dividends and Interest Payable.....	63	4	0	1,411	0	14	0
Accounts Payable and Other Liabilities.....	44	19	2	97	5	11	0
Regular Reserve.....	756	588	1,500	4,751	313	294	46
Other Reserves.....	(368)	0	35	(158)	0	1	0
Undivided Earnings.....	3,529	236	750	10,947	46	506	33
TOTAL LIABILITIES & EQUITY.....	27,125	10,711	14,107	181,553	5,516	6,538	818

State Chartered Credit Unions
December 31, 2002

Varian Salt Lake Employees	WASCO	Weber	
ASSETS			
Cash.....	1,384	1,418	3,492
Loans:			
Unsecured.....	726	81	1,499
Auto.....	4,046	1,586	14,086
Real Estate.....	851	421	16,420
Leases Receivable.....	0	0	0
All Other Members.....	120	254	1,028
Total Loans.....	5,743	2,342	33,033
LESS: Allowance for Loan Losses.....	44	25	198
Loans Held for Sale.....	0	0	0
Total Investments.....	1,385	790	11,906
Land and Building (Net).....	0	0	799
Other Real Estate Owned.....	0	0	0
Other Fixed Assets.....	14	0	577
Other Assets.....	95	44	677
TOTAL ASSETS.....	<u>8,577</u>	<u>4,569</u>	<u>50,286</u>
LIABILITIES AND EQUITY			
Deposits:			
Share Drafts.....	669	110	6,452
Regular Shares.....	1,805	3,331	9,202
Money Market Shares.....	1,412	0	11,065
Certificates of Deposits.....	2,690	582	15,474
IRA / KEOGH & Retirement Accounts.....	233	0	3,530
All Other Shares and Deposits.....	153	0	0
Total Shares and Deposits.....	6,962	4,023	45,723
Borrowings.....	0	0	0
Dividends and Interest Payable.....	17	0	39
Accounts Payable and Other Liabilities.....	12	0	147
Regular Reserve.....	408	200	1,612
Other Reserves.....	0	0	1,220
Undivided Earnings.....	<u>1,178</u>	<u>346</u>	<u>1,545</u>
TOTAL LIABILITIES & EQUITY.....	<u>8,577</u>	<u>4,569</u>	<u>50,286</u>

Federal Chartered Credit Unions
December 31, 2002

41 Reporting Figures in Thousands Dollars	Total Federal Credit Unions	Associated Federal Employees	Box Elder County	C B I Salt Lake	C U P	DesertView	Devils Slide
ASSETS							
Cash.....	85,846	17	2,611	480	141	1,607	698
Loans:							
Unsecured.....	66,590	437	1,801	233	252	836	110
Auto.....	495,570	3,361	25,426	2,737	2,482	7,477	2,579
Real Estate.....	262,966	2,841	5,037	128	932	4,429	0
Leases Receivable.....	0	0	0	0	0	0	0
All Other Members.....	77,577	218	3,029	348	504	3,136	584
Total Loans.....	902,703	6,857	35,293	3,446	4,170	15,878	3,273
LESS: Allowance for Loan Losses.....	7,051	95	0	35	8	144	12
Loans Held for Sale.....	4,487	0	0	0	0	0	0
Total Investments.....	138,796	9,708	348	5,528	552	261	31
Land and Building (Net).....	26,885	0	304	0	0	385	0
Other Real Estate Owned.....	2,043	0	0	0	0	0	0
Other Fixed Assets.....	5,466	25	70	0	10	74	6
Other Assets.....	21,576	278	317	701	65	253	28
TOTAL ASSETS.....	1,180,751	16,790	38,943	10,120	4,930	18,314	4,024
LIABILITIES AND EQUITY							
Deposits:							
Share Drafts.....	130,796	376	3,993	34	27	1,457	0
Regular Shares.....	237,598	10,957	14,424	4,719	2,728	2,546	1,354
Money Market Shares.....	311,681	0	0	0	0	3,361	0
Certificates of Deposits.....	276,844	2,240	14,743	1,094	1,396	7,541	2,220
IRA / KEOGH & Retirement Accounts.....	67,222	573	877	2,119	44	645	0
All Other Shares and Deposits.....	14,459	0	0	0	2	1,146	0
Total Shares and Deposits.....	1,038,600	14,146	34,037	7,966	4,197	16,696	3,574
Borrowings.....	4,977	0	0	0	0	0	0
Dividends and Interest Payable.....	861	0	35	3	17	51	0
Accounts Payable and Other Liabilities.....	9,312	36	150	2	6	17	2
Regular Reserve.....	36,467	2,492	1,200	424	267	550	118
Other Reserves.....	1,178	0	0	0	0	0	100
Undivided Earnings.....	89,356	116	3,521	1,725	443	1,000	230
TOTAL LIABILITIES & EQUITY.....	1,180,751	16,790	38,943	10,120	4,930	18,314	4,024

Federal Chartered Credit Unions
December 31, 2002

41 Reporting Figures in Thousands Dollars	<u>Dugway</u>	<u>Fair Fount</u>	<u>Family First</u>	<u>Georgia- Pacific Employees</u>	<u>Gibbons & Reed Employees</u>	<u>Granite Furniture Employees</u>	<u>Grantsville</u>
ASSETS							
Cash.....	242	74	1,883	161	1,825	346	436
Loans:							
Unsecured.....	259	0	2,684	8	434	54	2
Auto.....	925	71	69,178	379	2,969	664	2,576
Real Estate.....	390	0	21,238	0	0	0	95
Leases Receivable.....	0	0	0	0	0	0	0
All Other Members.....	203	0	8,505	56	210	14	489
Total Loans.....	1,777	71	101,605	443	3,613	732	3,162
LESS: Allowance for Loan Losses.....	14	15	492	9	70	20	4
Loans Held for Sale.....	0	0	0	0	0	0	0
Total Investments.....	334	1	617	12	1,709	11	1,026
Land and Building (Net).....	0	0	2,267	0	0	0	21
Other Real Estate Owned.....	0	0	0	0	0	0	0
Other Fixed Assets.....	12	0	858	0	18	0	27
Other Assets.....	42	1	1,431	4	49	7	39
TOTAL ASSETS.....	<u>2,393</u>	<u>132</u>	<u>108,169</u>	<u>611</u>	<u>7,144</u>	<u>1,076</u>	<u>4,707</u>
LIABILITIES AND EQUITY							
Deposits:							
Share Drafts.....	479	0	9,947	0	0	0	67
Regular Shares.....	1,246	124	28,887	488	6,401	596	2,702
Money Market Shares.....	0	0	6,764	0	0	0	0
Certificates of Deposits.....	0	0	35,919	0	0	0	1,283
IRA / KEOGH & Retirement Accounts.....	281	0	8,408	0	0	134	0
All Other Shares and Deposits.....	17	0	1,887	0	0	0	0
Total Shares and Deposits.....	2,023	124	91,812	488	6,401	730	4,052
Borrowings.....	0	0	3,825	0	0	0	0
Dividends and Interest Payable.....	0	0	100	7	0	0	2
Accounts Payable and Other Liabilities.....	5	1	2,139	3	4	0	6
Regular Reserve.....	70	7	2,199	31	239	58	144
Other Reserves.....	5	0	0	4	0	288	0
Undivided Earnings.....	290	0	8,094	78	500	0	503
TOTAL LIABILITIES & EQUITY.....	<u>2,393</u>	<u>132</u>	<u>108,169</u>	<u>611</u>	<u>7,144</u>	<u>1,076</u>	<u>4,707</u>

Federal Chartered Credit Unions
December 31, 2002

41 Reporting Figures in Thousands Dollars	Green River	IFA Employees	Logan Medical	LU 354 IBEW	Moon Lake Electric Employees	Mountain High Community	Nephi Western Employees
ASSETS							
Cash.....	4	223	58	1,114	875	468	146
Loans:							
Unsecured.....	10	14	383	1,149	81	487	141
Auto.....	170	1,059	5,615	4,458	993	3,382	7,910
Real Estate.....	0	0	1,544	2,303	0	3,298	0
Leases Receivable.....	0	0	0	0	0	0	0
All Other Members.....	0	26	435	794	27	1,135	1,614
Total Loans.....	180	1,099	7,977	8,704	1,101	8,302	9,665
LESS: Allowance for Loan Losses.....	7	25	18	75	6	82	100
Loans Held for Sale.....	0	0	0	0	0	0	0
Total Investments.....	37	380	1,170	1,755	17	44	3,401
Land and Building (Net).....	0	0	0	0	0	195	0
Other Real Estate Owned.....	0	0	0	0	0	0	0
Other Fixed Assets.....	0	0	28	146	0	128	6
Other Assets.....	3	12	120	245	17	127	194
TOTAL ASSETS.....	217	1,689	9,335	11,889	2,004	9,182	13,312
LIABILITIES AND EQUITY							
Deposits:							
Share Drafts.....	0	0	291	974	0	1,391	0
Regular Shares.....	193	328	3,721	2,634	1,769	2,002	10,306
Money Market Shares.....	0	1,058	0	2,639	0	0	0
Certificates of Deposits.....	0	0	2,985	4,428	0	3,732	0
IRA / KEOGH & Retirement Accounts.....	0	0	1,357	162	0	1,028	0
All Other Shares and Deposits.....	0	0	0	0	0	0	0
Total Shares and Deposits.....	193	1,386	8,354	10,837	1,769	8,153	10,306
Borrowings.....	0	0	0	0	0	252	0
Dividends and Interest Payable.....	1	0	7	0	0	0	155
Accounts Payable and Other Liabilities.....	1	0	9	32	0	20	8
Regular Reserve.....	8	44	292	578	58	309	1,188
Other Reserves.....	0	0	0	0	0	0	0
Undivided Earnings.....	14	259	673	442	177	448	1,655
TOTAL LIABILITIES & EQUITY.....	217	1,689	9,335	11,889	2,004	9,182	13,312

Federal Chartered Credit Unions
December 31, 2002

41 Reporting Figures in Thousands Dollars	North Sanpete	Ogden Wonder	Orem City Employees	Plumbers & Steamfitters Loc. #348	Salt Lake City V A F	Salt Lake Regional Medical Ctr	Salt Lake Wonder
ASSETS							
Cash.....	498	601	0	77	16	79	16
Loans:							
Unsecured.....	45	18	156	20	46	33	86
Auto.....	467	266	2,194	252	557	522	124
Real Estate.....	12	0	0	0	0	0	0
Leases Receivable.....	0	0	0	0	0	0	0
All Other Members.....	12	1	0	7	1	0	0
Total Loans.....	536	285	2,350	279	604	555	210
LESS: Allowance for Loan Losses.....	18	6	6	5	0	16	5
Loans Held for Sale.....	0	0	0	0	0	0	0
Total Investments.....	162	9	1,273	3	38	554	55
Land and Building (Net).....	0	0	0	0	0	0	0
Other Real Estate Owned.....	0	0	0	0	0	0	0
Other Fixed Assets.....	0	0	4	1	0	2	2
Other Assets.....	13	5	32	3	5	7	2
TOTAL ASSETS.....	<u>1,191</u>	<u>894</u>	<u>3,653</u>	<u>358</u>	<u>663</u>	<u>1,181</u>	<u>280</u>
LIABILITIES AND EQUITY							
Deposits:							
Share Drafts.....	0	0	0	0	0	0	0
Regular Shares.....	999	547	1,570	297	424	643	231
Money Market Shares.....	0	0	0	0	0	0	0
Certificates of Deposits.....	0	0	1,667	0	0	0	0
IRA / KEOGH & Retirement Accounts.....	0	0	0	0	132	0	0
All Other Shares and Deposits.....	0	0	0	0	1	0	0
Total Shares and Deposits.....	999	547	3,237	297	557	643	231
Borrowings.....	0	0	0	0	0	0	0
Dividends and Interest Payable.....	6	4	0	0	0	0	0
Accounts Payable and Other Liabilities.....	6	0	2	2	0	2	1
Regular Reserve.....	86	164	115	16	39	47	28
Other Reserves.....	0	0	9	0	0	2	0
Undivided Earnings.....	94	179	290	43	67	487	20
TOTAL LIABILITIES & EQUITY.....	<u>1,191</u>	<u>894</u>	<u>3,653</u>	<u>358</u>	<u>663</u>	<u>1,181</u>	<u>280</u>

Federal Chartered Credit Unions
December 31, 2002

41 Reporting Figures in Thousands Dollars	Sheet Metal Workers Loc. #312	Southern Utah	St. Marks Employees	Teamsters Local #222	Tooele	U P Car Dept	USU Community
ASSETS							
Cash.....	420	7,555	21	452	8,087	10	16,416
Loans:							
Unsecured.....	34	2,295	497	54	13,179	2	5,131
Auto.....	1,616	29,350	2,488	760	75,821	466	33,338
Real Estate.....	17	32,733	37	0	31,356	0	17,445
Leases Receivable.....	0	0	0	0	0	0	0
All Other Members.....	0	3,780	0	200	15,140	82	3,795
Total Loans.....	1,667	68,158	3,022	1,014	135,496	550	59,709
LESS: Allowance for Loan Losses.....	18	364	15	16	1,484	27	389
Loans Held for Sale.....	0	0	0	0	0	0	755
Total Investments.....	7	4,360	1,309	219	7,211	101	839
Land and Building (Net).....	0	2,581	0	0	4,144	0	1,725
Other Real Estate Owned.....	0	842	0	0	97	0	0
Other Fixed Assets.....	32	421	26	25	671	0	443
Other Assets.....	38	2,470	36	31	3,326	10	1,241
TOTAL ASSETS.....	2,146	86,023	4,399	1,725	157,548	644	80,739
LIABILITIES AND EQUITY							
Deposits:							
Share Drafts.....	43	13,418	627	65	17,777	0	13,233
Regular Shares.....	1,417	9,549	2,297	1,114	22,145	498	22,859
Money Market Shares.....	0	26,665	0	0	43,530	0	12,982
Certificates of Deposits.....	0	22,722	721	221	37,238	0	14,821
IRA / KEOGH & Retirement Accounts.....	78	5,526	72	154	14,352	0	3,854
All Other Shares and Deposits.....	248	1,010	0	26	0	0	2,936
Total Shares and Deposits.....	1,786	78,890	3,717	1,580	135,042	498	70,685
Borrowings.....	0	0	0	0	0	0	0
Dividends and Interest Payable.....	7	31	9	0	278	0	94
Accounts Payable and Other Liabilities.....	128	198	14	5	808	0	53
Regular Reserve.....	126	2,184	114	72	3,204	32	3,487
Other Reserves.....	0	0	20	0	143	0	93
Undivided Earnings.....	99	4,720	525	68	18,073	114	6,327
TOTAL LIABILITIES & EQUITY.....	2,146	86,023	4,399	1,725	157,548	644	80,739

Federal Chartered Credit Unions
December 31, 2002

41 Reporting Figures in Thousands Dollars	Utah	Utah Community	Utah First	Utah Peavey Employees	Valley Wide	VAMCU	Weber State
ASSETS							
Cash.....	1,790	20,600	7,727	16	33	296	7,726
Loans:							
Unsecured.....	218	25,082	6,859	8	26	1,886	1,536
Auto.....	5,970	128,850	51,328	125	203	8,808	7,654
Real Estate.....	4,049	67,112	36,741	0	0	11,975	19,256
Leases Receivable.....	0	0	0	0	0	0	0
All Other Members.....	336	26,431	1,849	0	43	1,817	2,755
Total Loans.....	10,573	247,475	96,777	133	272	24,486	31,201
LESS: Allowance for Loan Losses.....	43	2,189	545	3	2	274	396
Loans Held for Sale.....	0	3,197	534	0	0	0	0
Total Investments.....	2,222	67,634	5,261	11	2	11,665	8,926
Land and Building (Net).....	172	11,570	2,367	0	0	240	913
Other Real Estate Owned.....	0	0	980	0	0	0	123
Other Fixed Assets.....	12	1,615	550	0	0	63	192
Other Assets.....	203	5,862	2,882	2	3	539	932
TOTAL ASSETS.....	14,929	355,764	116,533	159	308	37,015	49,617
LIABILITIES AND EQUITY							
Deposits:							
Share Drafts.....	790	47,534	10,881	0	0	2,707	4,683
Regular Shares.....	2,534	30,323	25,407	121	189	8,825	7,485
Money Market Shares.....	5,089	166,917	20,980	0	0	5,775	15,920
Certificates of Deposits.....	3,754	59,613	37,400	0	0	8,542	12,565
IRA / KEOGH & Retirement Accounts.....	947	7,545	10,333	0	0	5,142	3,456
All Other Shares and Deposits.....	34	6,904	0	0	70	179	0
Total Shares and Deposits.....	13,148	318,836	105,001	121	259	31,170	44,109
Borrowings.....	0	0	0	0	0	900	0
Dividends and Interest Payable.....	23	0	0	0	2	27	0
Accounts Payable and Other Liabilities.....	185	3,632	1,585	1	1	147	102
Regular Reserve.....	410	7,826	5,966	21	19	858	1,377
Other Reserves.....	0	465	49	0	0	0	0
Undivided Earnings.....	1,163	25,005	3,932	16	27	3,913	4,029
TOTAL LIABILITIES & EQUITY.....	14,929	355,764	116,533	159	308	37,015	49,617

**Consolidated Income Statement
State and Federal Chartered Credit Unions
For The Twelve Month Period Ending December 31, 2002**

**86 State and 41 Federal Reporting
Figures in Thousands**

	<u>State</u>	<u>Federal</u>
INTEREST INCOME		
Interest on Loans.....	\$ 332,279	\$ 64,670
LESS: Interest Refund.....	3	0
Income from Investments.....	42,510	6,103
Income (Loss) from Trading Securities.....	6	(10)
TOTAL INTEREST INCOME.....	<u>374,792</u>	<u>70,763</u>
INTEREST EXPENSES		
Dividends on Shares.....	54,898	26,586
Interest on Deposits.....	101,650	0
Interest on Borrowed Money.....	123	50
TOTAL INTEREST INCOME.....	<u>156,671</u>	<u>26,636</u>
Provision for Loan Loss.....	28,088	4,546
NET INTEREST INCOME.....	<u>190,033</u>	<u>39,581</u>
NON-INTEREST INCOME		
Fee Income.....	74,936	10,262
Other Operating Income.....	27,682	6,716
Gain (Loss) on Investments.....	(2,637)	578
Gain (Loss) on Disposition of Fixed Assets.....	477	0
Other Non-operating Income (Expense).....	513	102
TOTAL NON-INTEREST INCOME.....	<u>100,971</u>	<u>17,658</u>
NON-INTEREST EXPENSE		
Employee Compensation and Benefit.....	109,965	22,621
Travel and Conference.....	2,891	809
Office Occupancy.....	18,303	2,649
Office Operations.....	50,251	10,327
Educational and Promotional.....	11,188	1,823
Loan Servicing.....	20,361	3,007
Professional and Outside Services.....	5,653	1,968
Member Insurance.....	1,934	303
Operating Fees.....	1,184	362
Miscellaneous Operating.....	7,633	1,443
TOTAL NON-INTEREST EXPENSE.....	<u>229,363</u>	<u>45,312</u>
NET INCOME.....	<u><u>\$ 61,641</u></u>	<u><u>\$ 11,927</u></u>
RESERVE TRANSFERS		
Required Transfer to Statutory Reserves.....	\$ 25,635	\$ 1,904

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Industrial Loan Corporations

State Chartered Industrial Loan Corporations
June 30, 2003

Name / Phone Number	Address	Organized	President
Advanta Bank Corporation 523-0858	11850 South Election Drive Draper, UT 84020	1991	Jeffery D. Beck
American Express Centurion Bank 945-3000	4315 South 2700 West Salt Lake City, UT 84184	1989	David E. Poulsen
American Investment Financial 352-2877	7575 South 900 East Midvale, UT 84047	1979	Tyler Christenson
Associates Capital Bank, Inc. 453-1378	2855 East Cottonwood Parkway Suite 130 Salt Lake City, UT 84121	1977	Craig Gammon
BMW Bank of North America, Inc. 994-7885	2735 East Parleys Way, Suite 301 Salt Lake City, UT 84109	1999	Robert Chamberlain
Celtic Bank 363-6500	340 East 400 South Salt Lake City, UT 84111	2000	Phillip Ware
CIT Bank 947-7563	2855 East Cottonwood Parkway Suite 110 Salt Lake City, UT 84121	2000	Richard P. Lake
EnerBank USA 832-0700	Brickyard Tower 1245 Brickyard Road, Suite 100 Salt Lake City, UT 84106	2002	Louise P. Kelly
Escrow Bank USA 304-2900	6955 Union Park Center, Suite 300 Midvale, UT 84047	1999	Steven J. Nielsen
First Electronic Bank 572-4004	11781 South Lone Peak Parkway Suite 135 Draper, UT 84020	2000	James W. McLaughlin
G.E. Capital Financial 517-5000	4246 South Riverboat Road Salt Lake City, UT 84123	1993	Jeffery R. Dye
GMAC Commercial Mortgage Bank 567-2686	6955 Union Park Center Suite 330 Salt Lake City, UT 84047	2003	M. Danny Wall
Merrick Bank Corporation 545-6600	10705 South Jordan Gateway Suite 200 South Jordan, UT 84095	1997	Richard L. Urritia
Merrill Lynch Bank, USA 526-8300	15 West South Temple, Suite 300 Salt Lake City, UT 84101	1988	Preston L. Jackson

State Chartered Industrial Loan Corporations
June 30, 2003

Name / Phone Number	Address	Organized	President
Morgan Stanley Bank 902-4089	2500 Lake Park Blvd, 3 rd Floor West Valley City, UT 84120	1990	Robert D. Myrick
Pitney Bowes Bank, Inc. 832-4440	Brickyard Tower 1245 Brickyard Rd, Suite 250 Salt Lake City, UT 84106	1998	Sheldon Woods
Providian Bank 519-0555	5215 Wiley Post Way Salt Lake City, UT 84116	1996	Mark Zupon
Republic Bank 397-0613	801 North 500 West, Suite 103 West Bountiful, UT 84087	1999	Boyd A. Lindquist
Transportation Alliance Bank, Inc. 624-4800	4185 Harrison Blvd, Suite 200 Ogden, UT 84403	1998	JJ Singh
Universal Financial Corporation 453-1380	2855 East Cottonwood Parkway Suite 120 Salt Lake City, UT 84121	1992	Steve Taylor
Volkswagen Bank USA 743-6322	5295 S 300 W, Suite 500 Salt Lake City, UT 84107	2001	Raymond P. Specht
Volvo Commercial Credit Corp. of Utah 266-8524	4179 Riverboat Road, Suite 110 Salt Lake City, UT 84123	2000	David J. Sharp
WebBank 993-5025	6440 Wasatch Blvd, Suite 300 Salt Lake City, UT 84121	1997	Kenneth H. Petersen
Wright Express Financial Services 270-8166	5353 South 960 East, Suite 200 Murray, UT 84117	1998	Steven A. Hoskins

Grandfathered Uninsured Industrial Loan Corporations
June 30, 2003

Name / Phone Number	Address	Organized	President
CitiFinancial Services, Inc. 728-9186	1751 W 2000 N Layton, UT 84041	1976	Bill Clements Jr.
Valley Loan Corporation 968-9093	2105 West 4700 South Salt Lake City, UT 84118	1957	Roxanne Emery

Branches of State Chartered Industrial Loan Corporations**Four Branches of Twenty-Six Industrial Loan Corporations**

June 30, 2003

Name of Industrial Loan Corporation Branch	City	County
Advanta Bank Corporation.....	Draper	Salt Lake
American Express Centurion Bank.....	West Valley City	Salt Lake
West Valley	West Valley City	Salt Lake
Cayman Island	Cayman Island, Grand Cayman, British West Indies	
American Investment Financial.....	Midvale	Salt Lake
Associates Capital Bank, Inc.	Salt Lake City	Salt Lake
BMW Bank of North America, Inc.	Salt Lake City	Salt Lake
Celtic Bank.....	Salt Lake City	Salt Lake
CitiFinancial, Inc.	Taylorsville	Salt Lake
CIT Bank	Salt Lake City	Salt Lake
EnerBank USA.....	Salt Lake City	Salt Lake
Escrow Bank USA	Midvale	Salt Lake
Exante Bank.....	Salt Lake City	Salt Lake
First Electronic Bank.....	Draper	Salt Lake
G.E. Capital Financial	Salt Lake City	Salt Lake
GMAC Commercial Mortgage Bank	Midvale	Salt Lake
Merrick Bank Corporation	South Jordan.....	Salt Lake
Merrill Lynch Bank, USA.....	Salt Lake City	Salt Lake
New York City.....	New York City	New York, NY
Plainsboro	Plainsboro	Middlesex, NJ
Morgan Stanley Bank	West Valley City	Salt Lake
Pitney Bowes Bank, Inc.	Salt Lake City	Salt Lake
Providian Bank.....	Salt Lake City	Salt Lake
Republic Bank.....	West Bountiful	Davis
Transportation Alliance Bank, Inc.	Ogden	Weber
Universal Financial Corporation	Salt Lake City	Salt Lake
Valley Loan Corporation	Salt Lake City	Salt Lake
Volkswagen Bank USA.....	Salt Lake City	Salt Lake
Volvo Commercial Credit Corp. of Utah	Salt Lake City	Salt Lake
WebBank	Salt Lake City	Salt Lake
Wright Express Financial Services	Murray	Salt Lake

Changes in Industrial Loan Corporations

<u>Industrial Loans and Branches:</u>	<u>June 30, 2002</u>	<u>June 30, 2003</u>
Industrial Loan Corporations.....	26	26
Branches	4	4
Inactive Charters.....	7	7
 <u>Inactive Charters:</u>		
Coil Holding, Inc.....	Heritage Savings Bank (Charter converted & sold) ..	02-24-97
Franklin Templeton Credit Corp.	GMAC Capital Corporation	06-08-95
Washington Mutual Finance, Inc.	Great Western Financial Corp.	03-23-98
LifeWise Financial Services, Inc.	Logan Savings & Loan (Charter converted & sold) ..	04-17-96
Sears Bank	Liberty Financial Corporation	10-10-91
UBS Bank USA (formerly PaineWebber) ..	First Charter Capital Corporation	03-21-91
*USAA Financial Services Association.....	Commerce Financial	05-05-87
 <u>Charters Extinguished:</u>		<u>Date</u>
Mill Creek Bank (formerly Conseco).....		06-26-03
 <u>Charters Starting Operations:</u>		<u>Date</u>
GMAC Commercial Mortgage Bank		04-01-03
 <u>Branches Closed:</u>		<u>Date</u>
First Community Industrial Bank (Colorado ILC).....		07-16-02
 <u>Main Office Relocation:</u>	<u>To:</u>	<u>Date</u>
Associates Capital Bank	2855 E Cottonwood Parkway, Ste 130, Salt Lake City, UT .	11-06-02
American Express Centurion Bank...	4315 S 2700 W, Salt Lake City, UT.....	12-06-02

Application Status Report

<u>Charter Name:</u>	<u>Date Received</u>	<u>State Approval</u>	<u>FDIC Approval</u>	<u>FDIC Region</u>	<u>Date Opened</u>
Medallion Bank	06-05-02	11-12-02	Pending	SF	
Sears Bank (activation of charter)	07-09-02	01-15-03	Pending	SF	
UBS Bank USA (activation of charter)....	12-19-02	08-29-03	09-09-03	SF	09-15-03
World Financial Capital Bank.....	12-31-02	05-22-03	Pending	(Chicago)	
Exante Bank, Inc.....	09-04-02	12-20-02	03-18-03	SF	07-21-03
Goldman Sachs Bank USA.....	07-03-02	04-24-03	07-21-03	SF	

* Charter retained provided conditions are met.

State Chartered Industrial Loan Companies
June 30, 2003

26 Reporting Figures In Thousands of Dollars	Total Industrial Loan Corps	Advanta Bank Corporation	American Express Centurion Bk	American Investment Financial	Associates Capital Bank, Inc.	BMW Bank of North America, Inc.
ASSETS						
Cash and Due.....	1,498,069	63,617	535,722	6,195	9,293	12,058
Securities.....	32,378,450	35,516	47,994	57	3,068	13,005
Federal Funds Sold.....	648,513	252,402	0	1,715	73,620	1,249
Receivables (Net of Unearned).....	56,225,181	529,789	16,297,929	90,765	221,853	1,135,473
LESS: Allowance for Losses.....	1,209,976	48,349	728,253	4,535	15,002	32,894
Trading Assets.....	1,601,458	0	0	0	0	0
Premises and Fixed Assets.....	57,221	3,704	2,351	372	0	388
Other Real Estate Owned.....	38,254	0	0	363	0	0
Investments in Unconsolidated Subs.....	182	0	0	0	0	0
Customers' Liability.....	0	0	0	0	0	0
Intangible Assets.....	168,954	875	165,191	210	0	0
Other Assets.....	<u>4,556,522</u>	<u>775,292</u>	<u>1,180,838</u>	<u>3,201</u>	<u>6,135</u>	<u>20,453</u>
TOTAL ASSETS.....	<u>95,962,828</u>	<u>1,612,846</u>	<u>17,501,772</u>	<u>98,343</u>	<u>298,967</u>	<u>1,149,732</u>
LIABILITIES						
Deposits (Noninterest-Bearing).....	549,674	98,341	54,439	298	3,252	154,869
Deposits (Interest-Bearing).....	66,820,772	1,203,106	7,365,960	77,822	207,470	2,114
Federal Funds Purchased.....	4,630,762	0	710,000	0	0	0
Trading Liabilities.....	16,848	0	0	0	0	0
Other Borrowed Money.....	8,900,137	17,559	6,021,512	0	0	811,545
Bank's Liability on Acceptances.....	0	0	0	0	0	0
Notes and Subordinated Debentures.....	600,000	0	0	0	0	0
Other Liabilities.....	<u>4,157,152</u>	<u>59,551</u>	<u>1,238,563</u>	<u>1,232</u>	<u>19,415</u>	<u>74,412</u>
TOTAL LIABILITIES.....	<u>85,675,345</u>	<u>1,378,557</u>	<u>15,390,474</u>	<u>79,352</u>	<u>230,137</u>	<u>1,042,940</u>
EQUITY CAPITAL						
Perpetual Preferred Stock.....	1,000,000	0	0	0	0	0
Common Stock.....	13,726	0	50	8	200	1
Surplus.....	5,866,453	63,214	419,976	4,342	36,399	80,999
Undivided Profits.....	<u>3,407,304</u>	<u>171,075</u>	<u>1,691,272</u>	<u>14,641</u>	<u>32,231</u>	<u>25,792</u>
TOTAL EQUITY CAPITAL.....	<u>10,287,483</u>	<u>234,289</u>	<u>2,111,298</u>	<u>18,991</u>	<u>68,830</u>	<u>106,792</u>
TOTAL LIABILITIES & EQUITY.....	<u>95,962,828</u>	<u>1,612,846</u>	<u>17,501,772</u>	<u>98,343</u>	<u>298,967</u>	<u>1,149,732</u>

State Chartered Industrial Loan Companies
June 30, 2003

26 Reporting Figures In Thousands of Dollars	Celtic Bank	CIT Bank	CitiFinancial Services, Inc.	EnerBank USA	Escrow Bank USA	First Electronic Bank
ASSETS						
Cash and Due.....	2,619	0	0	0	19,865	1,457
Securities.....	59	255	0	0	7,823	205
Federal Funds Sold.....	0	13,409	0	0	0	2,862
Receivables (Net of Unearned).....	39,962	22,394	4,687	18,376	0	0
LESS: Allowance for Losses.....	506	35	208	437	0	0
Trading Assets.....	0	0	0	0	0	0
Premises and Fixed Assets.....	1,349	20	0	315	118	103
Other Real Estate Owned.....	0	0	0	0	0	0
Investments in Unconsolidated Subs.....	0	0	0	0	0	0
Customers' Liability.....	0	0	0	0	0	0
Intangible Assets.....	0	0	0	91	0	0
Other Assets.....	914	122	168	5,572	3,135	9
TOTAL ASSETS.....	44,397	36,165	4,647	23,917	30,941	4,636
LIABILITIES						
Deposits (Noninterest-Bearing).....	1,992	0	0	2,795	1,434	0
Deposits (Interest-Bearing).....	36,767	1,601	0	7,459	3,394	500
Federal Funds Purchased.....	0	0	0	493	0	0
Trading Liabilities.....	0	0	0	0	0	0
Other Borrowed Money.....	0	2,391	389	0	0	0
Bank's Liability on Acceptances.....	0	0	0	0	0	0
Notes and Subordinated Debentures.....	0	0	0	0	0	0
Other Liabilities.....	412	9,767	67	1,446	11,912	851
TOTAL LIABILITIES.....	39,171	13,759	456	12,193	16,740	1,351
EQUITY CAPITAL						
Perpetual Preferred Stock.....	0	0	0	0	0	0
Common Stock.....	100	5,000	110	0	1	218
Surplus.....	4,849	11,000	2,050	13,709	9,799	9,481
Undivided Profits.....	277	6,406	2,031	(1,985)	4,401	(6,414)
TOTAL EQUITY CAPITAL.....	5,226	22,406	4,191	11,724	14,201	3,285
TOTAL LIABILITIES & EQUITY.....	44,397	36,165	4,647	23,917	30,941	4,636

State Chartered Industrial Loan Companies
June 30, 2003

26 Reporting Figures In Thousands of Dollars	GE Capital Financial	GMAC Commercial Mortg Bank	Merrick Bank Corporation	Merrill Lynch Bank, USA	Morgan Stanley Bank	Pitney Bowes Bank, Inc.
ASSETS						
Cash and Due.....	69,046	15,681	8,249	640,167	7,117	27,079
Securities.....	3,546	42,739	3,088	30,885,494	425,284	123,126
Federal Funds Sold.....	0	0	13,431	8,484	232,293	2,833
Receivables (Net of Unearned).....	2,626,369	494,633	412,590	29,295,520	2,129,846	352,250
LESS: Allowance for Losses.....	62,647	0	95,550	133,469	5,387	13,840
Trading Assets.....	0	0	0	1,601,458	0	0
Premises and Fixed Assets.....	16,228	61	1,212	29,016	0	196
Other Real Estate Owned.....	0	0	0	37,671	0	0
Investments in Unconsolidated Subs.....	0	0	0	0	0	182
Customers' Liability.....	0	0	0	0	0	0
Intangible Assets.....	0	0	825	186	0	0
Other Assets.....	76,040	2,376	21,341	2,217,989	129,409	12,129
TOTAL ASSETS.....	2,728,582	555,490	365,186	64,582,516	2,918,562	503,955
LIABILITIES						
Deposits (Noninterest-Bearing).....	6,649	46,000	26,354	0	127	34,617
Deposits (Interest-Bearing).....	47,046	138,415	227,614	54,368,342	643,910	368,698
Federal Funds Purchased.....	0	16,317	0	3,496,914	0	0
Trading Liabilities.....	0	0	0	8,008	8,840	0
Other Borrowed Money.....	1,625,793	40,000	0	52,536	1,092	11,760
Bank's Liability on Acceptances.....	0	0	0	0	0	0
Notes and Subordinated Debentures.....	0	0	0	0	600,000	0
Other Liabilities.....	116,959	11,987	28,458	2,374,948	87,617	42,358
TOTAL LIABILITIES.....	1,796,447	252,719	282,426	60,300,748	1,341,586	457,433
EQUITY CAPITAL						
Perpetual Preferred Stock.....	0	0	0	1,000,000	0	0
Common Stock.....	200	1,000	10	1,000	0	1
Surplus.....	610,373	299,000	52,876	2,367,649	1,501,664	29,454
Undivided Profits.....	321,562	2,771	29,874	913,119	75,312	17,067
TOTAL EQUITY CAPITAL.....	932,135	302,771	82,760	4,281,768	1,576,976	46,522
TOTAL LIABILITIES & EQUITY.....	2,728,582	555,490	365,186	64,582,516	2,918,562	503,955

State Chartered Industrial Loan Companies
June 30, 2003

26 Reporting Figures In Thousands of Dollars	Providian Bank	Republic Bank	Transportation Alliance Bank, Inc.	Universal Financial Corporation	Valley Loan Corporation	Volkswagen Bank USA
ASSETS						
Cash and Due.....	12,224	1,526	16,171	26,050	115	1,009
Securities.....	746,142	34,965	0	5,372	618	0
Federal Funds Sold.....	36,000	190	70	0	0	5,849
Receivables (Net of Unearned).....	694,133	187,897	102,306	857,359	183	372,999
LESS: Allowance for Losses.....	4,027	1,630	2,514	51,132	0	3,599
Trading Assets.....	0	0	0	0	0	0
Premises and Fixed Assets.....	0	33	1,146	10	0	258
Other Real Estate Owned.....	0	0	0	0	0	0
Investments in Unconsolidated Subs.....	0	0	0	0	0	0
Customers' Liability.....	0	0	0	0	0	0
Intangible Assets.....	0	0	0	139	0	0
Other Assets.....	<u>64,248</u>	<u>2,513</u>	<u>2,720</u>	<u>20,504</u>	<u>0</u>	<u>3,817</u>
TOTAL ASSETS.....	<u>1,548,720</u>	<u>225,494</u>	<u>119,899</u>	<u>858,302</u>	<u>916</u>	<u>380,333</u>
LIABILITIES						
Deposits (Noninterest-Bearing).....	11,100	36	1,751	1,251	0	0
Deposits (Interest-Bearing).....	1,344,968	172,926	102,777	262,902	0	136,524
Federal Funds Purchased.....	0	0	0	354,740	0	0
Trading Liabilities.....	0	0	0	0	0	0
Other Borrowed Money.....	0	26,772	0	125,000	0	147,854
Bank's Liability on Acceptances.....	0	0	0	0	0	0
Notes and Subordinated Debentures.....	0	0	0	0	0	0
Other Liabilities.....	<u>20,307</u>	<u>1,054</u>	<u>2,631</u>	<u>22,737</u>	<u>0</u>	<u>11,446</u>
TOTAL LIABILITIES.....	<u>1,376,375</u>	<u>200,788</u>	<u>107,159</u>	<u>766,630</u>	<u>0</u>	<u>295,824</u>
EQUITY CAPITAL						
Perpetual Preferred Stock.....	0	0	0	0	0	0
Common Stock.....	2	0	10	276	140	10
Surplus.....	165,765	20,123	8,990	57,921	0	64,990
Undivided Profits.....	<u>6,578</u>	<u>4,583</u>	<u>3,740</u>	<u>33,475</u>	<u>776</u>	<u>19,509</u>
TOTAL EQUITY CAPITAL.....	<u>172,345</u>	<u>24,706</u>	<u>12,740</u>	<u>91,672</u>	<u>916</u>	<u>84,509</u>
TOTAL LIABILITIES & EQUITY.....	<u>1,548,720</u>	<u>225,494</u>	<u>119,899</u>	<u>858,302</u>	<u>916</u>	<u>380,333</u>

State Chartered Industrial Loan Companies
June 30, 2003

26 Reporting Figures In Thousands of Dollars	Volvo Commerical Credit Corp.	WebBank	Wright Express Financial
ASSETS			
Cash and Due.....	2,869	1,929	18,011
Securities.....	0	94	0
Federal Funds Sold.....	0	1,487	2,619
Receivables (Net of Unearned).....	24,520	14,778	298,570
LESS: Allowance for Losses.....	740	1,385	3,837
Trading Assets.....	0	0	0
Premises and Fixed Assets.....	124	23	194
Other Real Estate Owned.....	0	220	0
Investments in Unconsolidated Subs.....	0	0	0
Customers' Liability.....	0	0	0
Intangible Assets.....	0	1,437	0
Other Assets.....	<u>4,110</u>	<u>902</u>	<u>2,585</u>
TOTAL ASSETS.....	<u>30,883</u>	<u>19,485</u>	<u>318,142</u>
LIABILITIES			
Deposits (Noninterest-Bearing).....	341	300	103,728
Deposits (Interest-Bearing).....	1,181	13,109	86,167
Federal Funds Purchased.....	0	0	52,298
Trading Liabilities.....	0	0	0
Other Borrowed Money.....	15,934	0	0
Bank's Liability on Acceptances.....	0	0	0
Notes and Subordinated Debentures.....	0	0	0
Other Liabilities.....	<u>559</u>	<u>181</u>	<u>18,282</u>
TOTAL LIABILITIES.....	<u>18,015</u>	<u>13,590</u>	<u>260,475</u>
EQUITY CAPITAL			
Perpetual Preferred Stock.....	0	0	0
Common Stock.....	1	138	5,250
Surplus.....	18,338	7,337	6,155
Undivided Profits.....	(5,471)	(1,580)	46,262
TOTAL EQUITY CAPITAL.....	<u>12,868</u>	<u>5,895</u>	<u>57,667</u>
TOTAL LIABILITIES & EQUITY.....	<u>30,883</u>	<u>19,485</u>	<u>318,142</u>

**Consolidated Income Statement
State Chartered Industrial Loan Companies
For The Six Month Period Ending June 30, 2003**

26 Reporting**Figures in Thousands**

	<u>Amount</u>
INTEREST INCOME	
Loans Secured by Real Estate.....	\$ 320,824
Commercial & Industrial Loans.....	815,403
Credit Cards.....	757,001
Installment Loans.....	129,728
All Other Loans.....	31,154
Income from Financing Receivables.....	13,094
Interest on Balances Due.....	3,372
Securities.....	367,269
Trading Assets.....	12,563
Interest on Federal Funds.....	6,634
Other Interest Income.....	<u>252,282</u>
TOTAL INTEREST INCOME.....	2,709,324
INTEREST EXPENSE	
Transaction Accounts.....	8,857
Savings Deposits (Includes MMDAs).....	252,843
Time Deposits of \$100,000 or More.....	79,903
Time Deposits of Less Than \$100,000.....	30,493
Foreign Offices.....	33,660
Federal Funds Purchased.....	35,335
Trading Liabilities & Other Borrowed Money.....	95,893
Subordinated Notes & Debentures.....	<u>7,050</u>
TOTAL INTEREST EXPENSE.....	<u>544,034</u>
NET INTEREST INCOME.....	2,165,290
Provision for Loan Loss.....	703,669
NONINTEREST INCOME	
Fiduciary Accounts.....	30,402
Service Charges on Deposit Accounts.....	9,244
Trading Revenue.....	7,375
Net Servicing Fees.....	299,173
Net Gains (Losses) on Sales of Other Assets.....	222,093
Other.....	<u>1,344,082</u>
TOTAL NONINTEREST INCOME.....	1,912,369
Gains (Losses) on Securities.....	81,379
NONINTEREST EXPENSE	
Salaries & Employee Benefits.....	234,572
Premises & Fixed Assets.....	25,861
Other.....	<u>1,319,051</u>
TOTAL NONINTEREST EXPENSE.....	<u>1,579,484</u>
INCOME (LOSS) BEFORE TAXES & EXTRAORDINARY ITEMS.....	1,875,885
Applicable Income Taxes.....	692,256
Extraordinary Items (Net of Taxes).....	0
NET INCOME.....	<u>\$ 1,183,629</u>

State Chartered Industrial Loan Companies
December 31, 2002

26 Reporting Figures In Thousands of Dollars	Total Industrial Loan Corps	Advanta Bank Corporation	American Express Centurion Bk	American Investment Financial	Associates Capital Bank, Inc.	BMW Bank of North America, Inc.
ASSETS						
Cash and Due.....	355,766	21,469	39,070	5,366	9,044	9,534
Securities.....	44,274,341	16,680	52,170	74	3,415	14,163
Federal Funds Sold.....	1,174,559	299,757	420,000	1,490	12,734	1,536
Receivables (Net of Unearned).....	53,584,535	508,411	16,795,404	110,595	265,458	1,077,784
LESS: Allowance for Losses.....	1,558,066	48,315	731,567	4,635	14,002	31,427
Trading Assets.....	666,440	0	0	0	0	0
Premises and Fixed Assets.....	60,116	4,204	2,417	203	0	565
Other Real Estate Owned.....	32,628	0	0	63	0	0
Investments in Unconsolidated Subs.....	2,859	0	0	0	0	0
Customers' Liability.....	0	0	0	0	0	0
Intangible Assets.....	174,858	0	171,111	274	0	0
Other Assets.....	4,622,716	188,686	2,010,211	2,703	12,207	22,531
TOTAL ASSETS.....	103,390,752	990,892	18,758,816	116,133	288,856	1,094,686
LIABILITIES						
Deposits (Noninterest-Bearing).....	255,606	11,984	53,796	626	3,299	1,575
Deposits (Interest-Bearing).....	71,647,207	709,428	7,434,105	95,025	206,639	164,917
Federal Funds Purchased.....	8,145,858	0	1,550,000	0	0	34,000
Trading Liabilities.....	37,428	0	0	0	0	0
Other Borrowed Money.....	9,996,073	12,202	6,707,197	0	0	711,629
Bank's Liability on Acceptances.....	0	0	0	0	0	0
Notes and Subordinated Debentures.....	600,000	0	0	0	0	0
Other Liabilities.....	3,367,335	49,881	1,137,366	1,136	17,765	83,630
TOTAL LIABILITIES.....	94,049,507	783,495	16,882,464	96,787	227,703	995,751
EQUITY CAPITAL						
Perpetual Preferred Stock.....	800,000	0	0	0	0	0
Common Stock.....	12,727	0	50	8	200	1
Surplus.....	5,715,518	63,214	419,976	4,341	36,399	80,999
Undivided Profits.....	2,813,000	144,183	1,456,326	14,997	24,554	17,935
TOTAL EQUITY CAPITAL.....	9,341,245	207,397	1,876,352	19,346	61,153	98,935
TOTAL LIABILITIES & EQUITY.....	103,390,752	990,892	18,758,816	116,133	288,856	1,094,686

State Chartered Industrial Loan Companies
December 31, 2002

26 Reporting Figures In Thousands of Dollars	Celtic Bank	CIT Bank	CitiFinancial Services, Inc.	EnerBank USA	Escrow Bank USA	First Electronic Bank
ASSETS						
Cash and Due.....	3,041	0	0	3	20,898	4,836
Securities.....	41	294	0	0	21,617	206
Federal Funds Sold.....	0	20,657	0	3,300	2,966	0
Receivables (Net of Unearned).....	32,089	10,777	6,696	15,636	0	0
LESS: Allowance for Losses.....	348	100	208	269	0	0
Trading Assets.....	0	0	0	0	0	0
Premises and Fixed Assets.....	1,358	23	0	217	32	122
Other Real Estate Owned.....	0	0	0	0	0	0
Investments in Unconsolidated Subs.....	0	0	0	0	0	0
Customers' Liability.....	0	0	0	0	0	0
Intangible Assets.....	0	0	0	91	0	0
Other Assets.....	706	62	219	2,054	3,394	121
TOTAL ASSETS.....	<u>36,887</u>	<u>31,713</u>	<u>6,707</u>	<u>21,032</u>	<u>48,907</u>	<u>5,285</u>
LIABILITIES						
Deposits (Noninterest-Bearing).....	1,662	0	0	1,972	1,280	0
Deposits (Interest-Bearing).....	31,021	1,500	0	5,444	25,661	500
Federal Funds Purchased.....	0	0	0	0	0	0
Trading Liabilities.....	0	0	0	0	0	0
Other Borrowed Money.....	0	3,808	2,449	0	0	0
Bank's Liability on Acceptances.....	0	0	0	0	0	0
Notes and Subordinated Debentures.....	0	0	0	0	0	0
Other Liabilities.....	398	6,030	85	737	7,057	437
TOTAL LIABILITIES.....	<u>33,081</u>	<u>11,338</u>	<u>2,534</u>	<u>8,153</u>	<u>33,998</u>	<u>937</u>
EQUITY CAPITAL						
Perpetual Preferred Stock.....	0	0	0	0	0	0
Common Stock.....	100	5,000	110	0	1	218
Surplus.....	3,657	11,000	2,050	13,709	9,799	9,486
Undivided Profits.....	49	4,375	2,013	(830)	5,109	(5,356)
TOTAL EQUITY CAPITAL.....	<u>3,806</u>	<u>20,375</u>	<u>4,173</u>	<u>12,879</u>	<u>14,909</u>	<u>4,348</u>
TOTAL LIABILITIES & EQUITY.....	<u>36,887</u>	<u>31,713</u>	<u>6,707</u>	<u>21,032</u>	<u>48,907</u>	<u>5,285</u>

State Chartered Industrial Loan Companies
December 31, 2002

26 Reporting Figures In Thousands of Dollars	GE Capital Financial	Merrick Bank Corporation	Merrill Lynch Bank, USA	Mill Creek Bank	Morgan Stanley Bank	Pitney Bowes Bank, Inc.
ASSETS						
Cash and Due.....	42,125	4,095	13,175	95,122	2,063	16,714
Securities.....	4,201	5,589	40,666,243	284,080	2,288,536	108,110
Federal Funds Sold.....	0	20,243	8,015	0	303,757	3,033
Receivables (Net of Unearned).....	2,307,338	458,837	25,187,926	2,238,393	1,633,821	357,251
LESS: Allowance for Losses.....	106,927	125,440	128,951	100,453	5,389	13,600
Trading Assets.....	0	0	666,440	0	0	0
Premises and Fixed Assets.....	17,246	1,192	29,646	661	0	211
Other Real Estate Owned.....	0	0	32,565	0	0	0
Investments in Unconsolidated Subs.....	0	0	2,729	0	0	130
Customers' Liability.....	0	0	0	0	0	0
Intangible Assets.....	0	1,067	558	0	0	0
Other Assets.....	<u>63,583</u>	<u>15,375</u>	<u>1,639,132</u>	<u>524,213</u>	<u>21,132</u>	<u>11,386</u>
TOTAL ASSETS.....	<u>2,327,566</u>	<u>380,958</u>	<u>68,117,478</u>	<u>3,042,016</u>	<u>4,243,920</u>	<u>483,235</u>
LIABILITIES						
Deposits (Noninterest-Bearing).....	8,867	12,159	0	26,900	198	35,432
Deposits (Interest-Bearing).....	43,355	291,077	55,689,434	2,328,847	1,993,961	351,284
Federal Funds Purchased.....	0	0	6,463,083	0	0	0
Trading Liabilities.....	0	0	28,858	0	8,570	0
Other Borrowed Money.....	1,300,150	0	468,035	336,443	531	25,303
Bank's Liability on Acceptances.....	0	0	0	0	0	0
Notes and Subordinated Debentures.....	0	0	0	0	600,000	0
Other Liabilities.....	<u>64,641</u>	<u>14,378</u>	<u>1,761,320</u>	<u>26,462</u>	<u>113,057</u>	<u>14,536</u>
TOTAL LIABILITIES.....	<u>1,417,013</u>	<u>317,614</u>	<u>64,410,730</u>	<u>2,718,652</u>	<u>2,716,317</u>	<u>426,555</u>
EQUITY CAPITAL						
Perpetual Preferred Stock.....	0	0	800,000	0	0	0
Common Stock.....	200	10	1,000	1	0	1
Surplus.....	610,373	47,876	2,367,649	169,027	1,501,664	29,455
Undivided Profits.....	<u>299,980</u>	<u>15,458</u>	<u>538,099</u>	<u>154,336</u>	<u>25,939</u>	<u>27,224</u>
TOTAL EQUITY CAPITAL.....	<u>910,553</u>	<u>63,344</u>	<u>3,706,748</u>	<u>323,364</u>	<u>1,527,603</u>	<u>56,680</u>
TOTAL LIABILITIES & EQUITY.....	<u>2,327,566</u>	<u>380,958</u>	<u>68,117,478</u>	<u>3,042,016</u>	<u>4,243,920</u>	<u>483,235</u>

State Chartered Industrial Loan Companies
December 31, 2002

26 Reporting Figures In Thousands of Dollars	Providian Bank	Republic Bank	Transportation Alliance Bank, Inc.	Universal Financial Corporation	Valley Loan Corporation	Volkswagen Bank USA
ASSETS						
Cash and Due.....	10,141	689	12,898	22,500	141	959
Securities.....	789,942	9,759	0	8,460	642	0
Federal Funds Sold.....	61,000	20	6,300	0	0	5,154
Receivables (Net of Unearned).....	995,985	154,832	90,878	724,747	151	351,350
LESS: Allowance for Losses.....	188,112	1,647	2,291	46,132	0	3,281
Trading Assets.....	0	0	0	0	0	0
Premises and Fixed Assets.....	0	41	1,251	12	0	282
Other Real Estate Owned.....	0	0	0	0	0	0
Investments in Unconsolidated Subs.....	0	0	0	0	0	0
Customers' Liability.....	0	0	0	0	0	0
Intangible Assets.....	0	0	0	278	0	0
Other Assets.....	<u>79,427</u>	<u>2,469</u>	<u>1,770</u>	<u>12,408</u>	<u>0</u>	<u>2,768</u>
TOTAL ASSETS.....	<u>1,748,383</u>	<u>166,163</u>	<u>110,806</u>	<u>722,273</u>	<u>934</u>	<u>357,232</u>
LIABILITIES						
Deposits (Noninterest-Bearing).....	13,669	36	608	1,513	0	0
Deposits (Interest-Bearing).....	1,538,389	145,240	96,058	269,281	0	145,296
Federal Funds Purchased.....	0	0	0	52,750	0	0
Trading Liabilities.....	0	0	0	0	0	0
Other Borrowed Money.....	0	0	18	300,000	0	121,658
Bank's Liability on Acceptances.....	0	0	0	0	0	0
Notes and Subordinated Debentures.....	0	0	0	0	0	0
Other Liabilities.....	<u>26,682</u>	<u>678</u>	<u>2,901</u>	<u>13,299</u>	<u>0</u>	<u>11,392</u>
TOTAL LIABILITIES.....	<u>1,578,740</u>	<u>145,954</u>	<u>99,585</u>	<u>636,843</u>	<u>0</u>	<u>278,346</u>
EQUITY CAPITAL						
Perpetual Preferred Stock.....	0	0	0	0	0	0
Common Stock.....	2	0	10	276	140	10
Surplus.....	165,765	13,691	8,990	57,917	0	64,990
Undivided Profits.....	<u>3,876</u>	<u>6,518</u>	<u>2,221</u>	<u>27,237</u>	<u>794</u>	<u>13,886</u>
TOTAL EQUITY CAPITAL.....	<u>169,643</u>	<u>20,209</u>	<u>11,221</u>	<u>85,430</u>	<u>934</u>	<u>78,886</u>
TOTAL LIABILITIES & EQUITY.....	<u>1,748,383</u>	<u>166,163</u>	<u>110,806</u>	<u>722,273</u>	<u>934</u>	<u>357,232</u>

State Chartered Industrial Loan Companies
December 31, 2002

26 Reporting Figures In Thousands of Dollars	Volvo Commercial Credit Corp.	WebBank	Wright Express Financial
ASSETS			
Cash and Due.....	1,040	672	20,171
Securities.....	0	119	0
Federal Funds Sold.....	500	3,697	400
Receivables (Net of Unearned).....	13,650	13,826	232,700
LESS: Allowance for Losses.....	1,034	1,402	2,536
Trading Assets.....	0	0	0
Premises and Fixed Assets.....	159	41	233
Other Real Estate Owned.....	0	0	0
Investments in Unconsolidated Subs.....	0	0	0
Customers' Liability.....	0	0	0
Intangible Assets.....	0	1,479	0
Other Assets.....	2,795	799	2,565
TOTAL ASSETS.....	17,110	19,231	253,533
LIABILITIES			
Deposits (Noninterest-Bearing).....	90	668	79,272
Deposits (Interest-Bearing).....	5,294	12,952	62,499
Federal Funds Purchased.....	0	0	46,025
Trading Liabilities.....	0	0	0
Other Borrowed Money.....	6,650	0	0
Bank's Liability on Acceptances.....	0	0	0
Notes and Subordinated Debentures.....	0	0	0
Other Liabilities.....	539	185	12,743
TOTAL LIABILITIES.....	12,573	13,805	200,539
EQUITY CAPITAL			
Perpetual Preferred Stock.....	0	0	0
Common Stock.....	1	138	5,250
Surplus.....	9,999	7,337	6,155
Undivided Profits.....	(5,463)	(2,049)	41,589
TOTAL EQUITY CAPITAL.....	4,537	5,426	52,994
TOTAL LIABILITIES & EQUITY.....	17,110	19,231	253,533

Consolidated Income Statement
State Chartered Industrial Loan Companies
For The Twelve Month Period Ending December 31, 2002

26 Reporting**Figures in Thousands**

	<u>Amount</u>
INTEREST INCOME	
Loans Secured by Real Estate.....	\$ 604,154
Commercial & Industrial Loans.....	1,435,776
Credit Cards.....	1,825,501
Installment Loans.....	328,078
All Other Loans.....	22,930
Income from Financing Receivables.....	16,625
Interest on Balances Due.....	8,499
Securities.....	1,101,453
Trading Assets.....	121,702
Federal Funds Sold.....	21,533
Other Interest Income.....	<u>499,439</u>
TOTAL INTEREST INCOME.....	<u>5,985,690</u>
INTEREST EXPENSE	
Transaction Accounts.....	22,066
Savings Deposits (Includes MMDAs).....	824,500
Time Deposits of \$100,000 or More.....	247,794
Time Deposits of Less Than \$100,000.....	73,320
Foreign Offices.....	33,409
Federal Funds Purchased.....	52,299
Trading Liabilities & Other Borrowed Money.....	238,752
Subordinated Notes & Debentures.....	<u>20,831</u>
TOTAL INTEREST EXPENSE.....	<u>1,512,971</u>
NET INTEREST INCOME.....	<u>4,472,719</u>
Provision for Loan Loss.....	1,723,644
NONINTEREST INCOME	
Fiduciary Accounts.....	54,022
Service Charges on Deposit Accounts.....	20,179
Trading Revenue.....	<u>(54,502)</u>
Net Servicing Fees.....	511,877
Net Gains (Losses) on Sale of Other Assets.....	275,446
Other.....	<u>2,440,032</u>
TOTAL NONINTEREST INCOME.....	<u>3,247,054</u>
Gains (Losses) on Securities.....	119,752
NONINTEREST EXPENSE	
Salaries & Employee Benefits.....	420,887
Premises & Fixed Assets.....	64,739
Other.....	<u>2,411,256</u>
TOTAL NONINTEREST EXPENSE.....	<u>2,896,882</u>
INCOME (LOSS) BEFORE TAXES & EXTRAORDINARY ITEMS.....	3,218,999
Applicable Income Taxes.....	1,196,189
Extraordinary Items (Net of Taxes).....	0
NET INCOME.....	<u>\$ 2,022,810</u>

Savings and Loan Associations

State Chartered Savings and Loan Associations
June 30, 2003

Name / Phone Number	Address	Organized	President
Heritage Bank 435-628-0433	95 East Tabernacle St. George, UT 84771	1917	Brian D. Chadaz

Federally Chartered Savings and Loan Associations
Headquartered in Utah
June 30, 2003

Name / Phone Number	Address	Organized	President
Franklin Templeton Bank & Trust, FSB ⁽¹⁾ (801) 952-3300	2302 Presidents Drive, Suite F Salt Lake City, UT 84120	2000	Crawford Cragun
Frontier Bank, FSB ⁽²⁾ (435) 615-2265	1245 Deer Valley Drive Park City, UT 84060	1998	James F. Montgomery
Washington Mutual Bank, FSB ⁽³⁾ (801) 325-1000	201 South Main Street Salt Lake City, UT 84111-1911	1994	Kerry K. Killinger

Federally Chartered Savings and Loan Associations
Headquartered Outside of Utah with Branches in Utah
June 30, 2003

Name / Phone Number	Address	Organized	President
Irwin Union Bank, FSB ⁽⁴⁾ 532-3033	224 South 200 West, Suite 100 Salt Lake City, UT 84101	2000	Rick Stevenson
Washington Federal Savings & Loan Association ⁽⁵⁾ 366-2265	505 East 200 South Salt Lake City, UT 84102	1917	Richard Fisher

(1) Franklin Tempelton Bank & Trust, FSB is headquartered in Salt Lake City, Utah with an office in San Mateo, California.

(2) Frontier Bank, FSB is headquartered in Park City, Utah with an office in Palm Desert, California (El Paseo Bank).

(3) Washington Mutual Bank, FSB is headquartered in Salt Lake City, Utah with offices in Utah, Oregon, Montana, and Idaho.

(4) Irwin Union Bank, FSB is headquartered in Louisville, Kentucky with offices in Kentucky, Arizona, Missouri, Nevada and Utah.

(5) Washington Federal Savings & Loan Association is headquartered in Seattle, Washington with offices in Washington, Utah, Idaho, Oregon, and Arizona.

Branches of State Chartered Savings and Loan Associations**One Savings and Loan Associations**
June 30, 2003

Name of Savings and Loan Association <u>Branch</u>	<u>City</u>	<u>County</u>
Heritage Bank	St. George	Washington

<u>State Savings and Loan Associations and Branches:</u>	<u>June 30, 2002</u>	<u>June 30, 2003</u>
Savings and Loan Associations.....	1	1
Branches (Utah).....	0	0

Inactive State Chartered Savings and Loan Associations

<u>Name of Savings & Loan Association:</u>	<u>Owned by:</u>
United Savings & Loan	Washington Mutual Bank, FSB

**State Savings and Loan Associations
Headquartered in Utah
June 30, 2003**

**1 Reporting
Figures in Thousands of Dollars**

**Heritage
Bank**

ASSETS

Cash, Deposits and Investment Securities.....	97,730
Mortgage Pool Securities.....	342,903
Mortgage Loans.....	8,326
Nonmortgage Loans.....	0
Repossessed Assets.....	0
Real Estate Held for Investment.....	0
Investments in Unconsolidated Subordinate Corporations.....	0
Office Premises and Equipment.....	115
Other Assets.....	<u>23,664</u>
TOTAL ASSETS.....	<u>472,738</u>

LIABILITIES

Deposits.....	42,071
Advances from FHL Bank.....	274,300
Other Borrowings.....	55,012
Other Liabilities.....	<u>4,390</u>
TOTAL LIABILITIES.....	<u>375,773</u>

EQUITY CAPITAL

Perpetual Preferred Stock.....	0
Common Stock.....	400
Paid-in Surplus.....	32,084
Retained Earnings.....	53,574
Unrealized Gain(Loss) on Available-for-Sale Securities.....	<u>10,907</u>
TOTAL EQUITY CAPITAL.....	<u>96,965</u>
TOTAL LIABILITIES & EQUITY.....	<u>472,738</u>

**Federally Chartered Savings and Loan Associations
Headquartered in Utah**
June 30, 2003

3 In-State Reporting Figures in Thousands of Dollars	Total FS&L / FSB	Franklin	Washington	
		Templeton Bk & Trust	Frontier Bank, FSB	Mutual Bank, FSB
ASSETS				
Cash, Deposits and Investment Securities...	118,984	23,346	27,432	68,206
Mortgage Pool Securities.....	108,667	23,105	613	84,949
Mortgage Loans.....	776,207	73,333	75,182	627,692
Nonmortgage Loans.....	75,324	56,074	6,864	12,386
Repossessed Assets.....	579	19	0	560
Real Estate Held for Investment.....	0	0	0	0
Investment in Unconsolidated Subs.....	2,123	723	0	1,400
Office Premises and Equipment.....	12,072	116	1,194	10,762
Other Assets.....	80,728	9,703	582	70,443
TOTAL ASSETS.....	1,174,684	186,419	111,867	876,398
LIABILITIES				
Deposits.....	824,958	98,804	98,275	627,879
Advances from FHL Bank.....	150,827	15,000	5,000	130,827
Other Borrowings.....	41,002	40,000	0	1,002
Other Liabilities.....	41,834	5,856	1,015	34,963
TOTAL LIABILITIES.....	1,058,621	159,660	104,290	794,671
EQUITY CAPITAL				
Perpetual Preferred Stock.....	9,500	9,500	0	0
Common Stock.....	5,015	4,939	75	1
Paid-in Surplus.....	35,708	10,359	7,323	18,026
Retained Earnings.....	2,992	501	21	2,470
Unrealized Gain(Loss) on Securities.....	62,848	1,460	158	61,230
TOTAL EQUITY CAPITAL.....	116,063	26,759	7,577	81,727
TOTAL LIABILITIES & EQUITY.....	1,174,684	186,419	111,867	876,398

**Federally Chartered Savings and Loan Associations
Headquartered Outside of Utah with Branches in Utah**
June 30, 2003

2 Out-of-State Reporting Figures in Thousands of Dollars	Total FS&L / FSB	Irwin Union Bank, FSB	Washington Federal Savings
ASSETS			
Cash, Deposits and Investment Securities...	1,996,611	300,499	1,696,112
Mortgage Pool Securities.....	616,209	0	616,209
Mortgage Loans.....	4,777,263	116,246	4,661,017
Nonmortgage Loans.....	7,319	6,018	1,301
Repossessed Assets.....	10,629	0	10,629
Real Estate Held for Investment.....	4,708	0	4,708
Investment in Unconsolidated Subs.....	678	578	100
Office Premises and Equipment.....	59,343	1,754	57,589
Other Assets.....	195,162	1,646	193,516
TOTAL ASSETS.....	7,667,922	426,741	7,241,181
LIABILITIES			
Deposits.....	4,682,917	381,030	4,301,887
Advances from FHL Bank.....	1,650,000	0	1,650,000
Other Borrowings.....	179,626	10,400	169,226
Other Liabilities.....	118,641	875	117,766
TOTAL LIABILITIES.....	6,631,184	392,305	6,238,879
EQUITY CAPITAL			
Perpetual Preferred Stock.....	0	0	0
Common Stock.....	0	0	0
Paid-in Surplus.....	454,822	33,753	421,069
Retained Earnings.....	38,993	(7)	39,000
Unrealized Gain(Loss) on Securities.....	542,923	690	542,233
TOTAL EQUITY CAPITAL.....	1,036,738	34,436	1,002,302
TOTAL LIABILITIES & EQUITY.....	7,667,922	426,741	7,241,181
*Deposits in Utah (If available).....	N/A	N/A	N/A

* Call report information is on a consolidated basis and does not distinguish Utah deposits. However, out-of-state financial institutions who participate in the Money Management Council provide Utah deposit information.

**Consolidated Income Statement
State and Federal Savings and Loan Associations
Headquartered in Utah
For The Six Month Period Ending June 30, 2003**

1 State and 3 Federal Reporting**Figures in Thousands**

	<u>State</u>	<u>Federal</u>
Interest Income.....	\$ 9,245	\$ 27,869
Interest Expense.....	<u>5,326</u>	<u>10,468</u>
NET INTEREST INCOME.....	3,919	17,401
Net Provision for Losses.....	(625)	2,285
Noninterest Income.....	3,341	20,355
Noninterest Expense.....	<u>852</u>	<u>26,943</u>
INCOME BEFORE SALE OF ASSETS.....	7,033	8,528
Gain on Sale of Assets.....	0	0
Loss on Sale of Assets.....	0	0
Income Tax.....	224	2,964
INCOME BEFORE EXTRAORDINARY ITEMS.....	<u>6,809</u>	<u>5,564</u>
Extraordinary Items.....	0	0
NET INCOME.....	<u>\$ 6,809</u>	<u>\$ 5,564</u>

Note: Net income of state savings and loan associations is generated in Utah exclusively. Net income of federal savings and loan associations is from several states and not Utah income exclusively.

**State Chartered Savings and Loan Associations
Headquartered in Utah
December 31, 2002**

1 Reporting
Figures in Thousands of Dollars

**Heritage
Bank**

ASSETS

Cash, Deposits and Investment Securities.....	92,433
Mortgage Pool Securities.....	335,677
Mortgage Loans.....	9,081
Nonmortgage Loans.....	0
Repossessed Assets.....	0
Real Estate Held for Investment.....	0
Investment in Unconsolidated Subordinate Corporations.....	0
Office Premises and Equipment.....	104
Other Assets.....	<u>22,997</u>
TOTAL ASSETS.....	<u>460,292</u>

LIABILITIES

Deposits.....	75,227
Advances from FHL Bank.....	264,300
Other Borrowings.....	36,333
Other Liabilities.....	<u>4,244</u>
TOTAL LIABILITIES.....	<u>380,104</u>

EQUITY CAPITAL

Perpetual Preferred Stock.....	0
Common Stock.....	400
Paid-in Excess of Par.....	20,224
Retained Earnings.....	52,458
Unrealized Gain(Loss) on Available-for-Sale Securities.....	<u>7,106</u>
TOTAL EQUITY CAPITAL.....	<u>80,188</u>
TOTAL LIABILITIES & EQUITY.....	<u>460,292</u>

**Federally Chartered Savings and Loan Associations
Headquartered in Utah
December 31, 2002**

3 In-State Reporting Figures in Thousands of Dollars	Total FS&L / FSB	Franklin Templeton Bk & Trust	Frontier Bank, FSB	Washington Mutual Bank, FSB
ASSETS				
Cash, Deposits and Investment Securities...	96,007	4,343	25,971	65,693
Mortgage Pool Securities.....	116,634	12,105	1,070	103,459
Mortgage Loans.....	811,480	94,591	59,339	657,550
Nonmortgage Loans.....	76,501	55,674	6,067	14,760
Repossessed Assets.....	2,571	4	0	2,567
Real Estate Held for Investment.....	0	0	0	0
Investment in Unconsolidated Subs.....	1,910	510	0	1,400
Office Premises and Equipment.....	13,007	163	1,318	11,526
Other Assets.....	73,274	5,259	764	67,251
TOTAL ASSETS.....	1,191,384	172,649	94,529	924,206
LIABILITIES				
Deposits.....	823,704	95,519	84,246	643,939
Advances from FHL Bank.....	143,902	10,000	3,000	130,902
Other Borrowings.....	70,457	38,000	0	32,457
Other Liabilities.....	38,087	3,016	2,033	33,038
TOTAL LIABILITIES.....	1,076,150	146,535	89,279	840,336
EQUITY CAPITAL				
Perpetual Preferred Stock.....	9,500	9,500	0	0
Common Stock.....	4,997	4,939	57	1
Paid-in Surplus.....	33,942	10,359	5,557	18,026
Retained Earnings.....	2,389	209	25	2,155
Unrealized Gain(Loss) on Securities.....	64,406	1,107	(389)	63,688
TOTAL EQUITY CAPITAL.....	115,234	26,114	5,250	83,870
TOTAL LIABILITIES & EQUITY.....	1,191,384	172,649	94,529	924,206

**Federally Chartered Savings and Loan Associations
Headquartered Outside of Utah with Branches in Utah
December 31, 2002**

2 Out-of-State Reporting Figures in Thousands of Dollars	Total FS&L / FSB	Irwin Union Bank, FSB	Washington Federal Savings
ASSETS			
Cash, Deposits and Investment Securities...	1,671,574	215,692	1,455,882
Mortgage Pool Securities.....	769,399	0	769,399
Mortgage Loans.....	4,947,999	87,905	4,860,094
Nonmortgage Loans.....	9,390	7,970	1,420
Repossessed Assets.....	12,172	0	12,172
Real Estate Held for Investment.....	5,325	0	5,325
Investment in Unconsolidated Subs.....	724	594	130
Office Premises and Equipment.....	56,439	1,889	54,550
Other Assets.....	200,611	907	199,704
TOTAL ASSETS.....	7,673,633	314,957	7,358,676
LIABILITIES			
Deposits.....	4,702,526	285,796	4,416,730
Advances from FHL Bank.....	1,650,000	0	1,650,000
Other Borrowings.....	176,814	0	176,814
Other Liabilities.....	145,946	721	145,225
TOTAL LIABILITIES.....	6,675,286	286,517	6,388,769
EQUITY CAPITAL			
Perpetual Preferred Stock.....	0	0	0
Common Stock.....	0	0	0
Paid-in Surplus.....	449,322	28,253	421,069
Retained Earnings.....	52,000	0	52,000
Unrealized Gain(Loss) on Securities.....	497,025	187	496,838
TOTAL EQUITY CAPITAL.....	998,347	28,440	969,907
TOTAL LIABILITIES & EQUITY.....	7,673,633	314,957	7,358,676
*Deposits in Utah (If available).....	262,898	N/A	262,898

* Call report information is on a consolidated basis and does not distinguish Utah deposits. However, out-of-state financial institutions who participate in the Money Management Council provide Utah deposit information.

**Consolidated Income Statement
State and Federal Savings and Loan Associations
Headquartered in Utah
For The Twelve Month Period Ending December 31, 2002**

1 State and 3 Federal Reporting**Figures in Thousands**

	<u>State</u>	<u>Federal</u>
Interest Income.....	\$ 16,225	\$ 67,269
Interest Expense.....	<u>9,779</u>	<u>27,722</u>
NET INTEREST INCOME.....	6,446	39,547
Net Provision for Losses.....	215	3,266
Noninterest Income.....	1,707	39,897
Noninterest Expense.....	<u>1,443</u>	<u>49,097</u>
INCOME BEFORE SALE OF ASSETS.....	6,495	27,081
Gain on Sale of Assets.....	0	0
Loss on Sale of Assets.....	0	0
Income Tax.....	0	9,994
INCOME BEFORE EXTRAORDINARY ITEMS.....	<u>6,495</u>	<u>17,087</u>
Extraordinary Items.....	0	0
NET INCOME.....	<u>\$ 6,495</u>	<u>\$ 17,087</u>

Note: Net income of state savings and loan associations is generated in Utah exclusively. Net income of federal savings and loan associations is from several states and not Utah income exclusively.

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Trust Companies

Trust Companies
June 30, 2003

<u>Name / Phone Number</u>	<u>Address</u>	<u>Trust Manager</u>
Deseret Trust Company 363-2991	10 East South Temple, Suite 470 Salt Lake City, UT 84133	Harvey S. Glade
Steiner Trust Company 328-8831	505 East South Temple Salt Lake City, UT 84102	Lisa Lindberg

Depository Institutions with Trust Powers
June 30, 2003

<u>Name / Phone Number</u>	<u>Address</u>	<u>Trust Manager</u>
Bank of Utah 625-3515	2605 Washington Blvd. Ogden, UT 84401	Richard J. Carroll
Central Bank 375-1000	75 North University Ave. Provo, UT 84601	David W. MacBeth
Escrow Bank USA 352-0083	6985 Union Park Center, Suite 335 Midvale, UT 84047	Steven J. Nielsen
GMAC Commercial Mortgage Bank 567-2686	6955 Union Park Center, Suite 330 Salt Lake City, UT 84047	Beth Ann Herrmann
Holladay Bank and Trust 272-4275	2020 East 4800 South Salt Lake City, UT 84117	Ronald N. Spratling, Jr.
Merrill Lynch Bank USA 526-8300	15 West South Temple, Suite 300 Salt Lake City, UT 84101	Preston L. Jackson

**Changes in Depository Institutions With Trust Powers
and Trust Companies****Trust Companies and****Depository Institutions With Trust Powers:**June 30, 2002June 30, 2003

Number of Companies with Trust Powers

7

8

National Bank with Trust Powers:**Location**

Bank One of Utah, N.A.	Salt Lake City
Wells Fargo Bank, N.A.	Salt Lake City
Zions First National Bank.....	Salt Lake City
KeyBank, N.A.....	Salt Lake City
U.S. Bank, N.A.....	Salt Lake City

Federally Chartered Savings and Loan Association with Trust Powers:

All Federally chartered Savings and Loan Associations have trust powers whether they exercise them or not.

New Trust Powers:**Date**

GMAC Commercial Mortgage Bank	02-12-03
-------------------------------------	----------

Trust Companies
Statement of Condition
As of June 30, 2003

2 Reporting Figures in Dollars	Deseret Trust Company	Steiner Trust Company
ASSETS		
Cash and equivalents.....	\$ 2,207,517	\$ 20,659
Investments.....	1,020,961	40,000
Trust fees receivable.....	28,208	0
Due from affiliates.....	177,637	0
Due from trust accounts.....	150,000	0
Asset accruals.....	17,796	0
Prepaid expenses.....	9,768	451
Net premises and equipment.....	164,202	0
Intangible assets.....	0	0
Other assets.....	<u>157,484,027</u>	<u>0</u>
Total Assets.....	<u><u>161,260,116</u></u>	<u><u>61,110</u></u>
LIABILITIES		
Accounts payable.....	188,267	0
Due to affiliates.....	0	0
Due to trust accounts.....	0	0
Liability accruals.....	189,711	0
Borrowings.....	0	0
Other liabilities.....	8,164,834	0
Deferred income taxes.....	<u>0</u>	<u>0</u>
Total Liabilities.....	<u>8,542,812</u>	<u>0</u>
EQUITY CAPITAL		
Common stock.....	0	25,000
Surplus.....	0	15,000
Undivided earnings.....	<u>152,717,304</u>	<u>21,110</u>
Total Capital.....	<u><u>152,717,304</u></u>	<u><u>61,110</u></u>
Total Liabilities and Capital.....	<u><u>\$ 161,260,116</u></u>	<u><u>\$ 61,110</u></u>

Financial Institutions Holding Companies

**Financial Institutions Holding Companies Registered
with Utah Depository Affiliates**

June 30, 2003

→Parents of Each Preceding Subsidiary

Registered Holding Company – Immediate owner of the Utah Affiliate

Location

↳Utah Affiliate Owned by the Registered Holding Company

Advanta Corporation	.....	Spring House, PA
↳Advanta Bank Corp	.....	Salt Lake City, UT
→American Express Company	.....	New York, NY
American Express Travel Related Services, Inc.	.....	New York, NY
↳American Express Centurion Bank	.....	Salt Lake City, UT
→Citigroup Inc	.....	New York, NY
→Citigroup Holdings Company	.....	New York, NY
↳Citicorp	.....	New York, NY
→Citicorp Banking Corporation	.....	New Castle, DE
Associates First Capital Corporation	.....	Irving, TX
↳Associates Capital Bank, Inc.	.....	Salt Lake City, UT
Barnes Bancorporation	.....	Kaysville, UT
↳Barnes Banking Company	.....	Kaysville, UT
→BMW AG	.....	Munich, Germany
→BMW US Holding Corp	.....	Woodcliff Lake, NJ
→BMW of North America	.....	Woodcliff Lake, NJ
BMW Financial Services, NA	.....	Dublin, OH
↳BMW Bank of North America	.....	Salt Lake City, UT
Bonneville Bancorp	.....	Salt Lake City, UT
↳Bonneville Bank	.....	Salt Lake City, UT
BOU Bancorp, Inc.	.....	Ogden, UT
↳Bank of Utah	.....	Ogden, UT
Brighton Bancorp	.....	Salt Lake City, UT
↳Brighton Bank	.....	Salt Lake City, UT
Cache Valley Banking Company	.....	Logan, UT
↳Cache Valley Bank	.....	Logan, UT
Capital Community Bancorporation, Inc.	.....	Orem, UT
↳Capital Community Bank	.....	Orem, UT
→Cardworks, LP	.....	Plainview, NY
Cardworks, Inc.	.....	Plainview, NY
↳Merrick Bank Corporation	.....	Murray, UT
Celtic Investment, Inc.	.....	Salt Lake City, UT
↳Celtic Bank	.....	Salt Lake City, UT
Centennial Bankshares, Inc.	.....	Ogden, UT
↳Centennial Bank	.....	Ogden, UT
→F Calvin Packard Limited Family Partnership	.....	Springville, UT
Central Bancorporation	.....	Springville, UT
↳Central Bank	.....	Springville, UT

**Financial Institutions Holding Companies Registered
with Utah Depository Affiliates**

June 30, 2003

→Parents of Each Preceding Subsidiary	
Registered Holding Company – Immediate owner of the Utah Affiliate	Location
└ Utah Affiliate Owned by the Registered Holding Company	
→Citigroup, Inc.	New York, NY
→Citigroup Holdings Company	New York, NY
→Citicorp.....	New York, NY
Citicorp Banking Corporation	New Castle, DE
└Universal Financial Corp.....	Salt Lake City, UT
→Citigroup, Inc.	New York, NY
→Associates First Capital Corporation.....	New York, NY
CitiFinancial Credit Company	Baltimore, MD
└CitiFinancial Services Inc.....	Salt Lake City, UT
→CMS Energy Corporation.....	Dearborn, MI
→CMS Enterprises Company	Dearborn, MI
CMS Capital, LLC	Dearborn, MI
└EnerBank USA.....	Salt Lake City, UT
Community Bancorporation	Pleasant Grove, UT
└Western Community Bank	Orem, UT
*Far West Bancorporation	Provo, UT
└Far West Bank	Provo, UT
First Utah Bancorporation	Salt Lake City, UT
└First Utah Bank	Salt Lake City, UT
Flying J, Inc.	Ogden, UT
└Transportation Alliance Bank, Inc.	Salt Lake City, UT
Fry's Electronic, Inc.	San Jose, CA
└First Electronic Bank.....	Salt Lake City, UT
→General Electric Company	Stamford, CT
General Electric Capital Corp.	Stamford, CT
└G.E. Capital Financial	Salt Lake City, UT
→General Motors Acceptance Corporation	Detroit, MI
→GMAC Mortgage Group.....	Detroit, MI
GMAC Commercial Holding Corp.	Horsham, PA
└Escrow Bank USA	Midvale, UT
└GMAC Commercial Mortgage Bank	Salt Lake City, UT
→GV ESOP.....	Gunnison, UT
GV Bancorp, Inc.	Gunnison, UT
└Gunnison Valley Bank	Gunnison, UT
Heritage Holding Corporation	St. George, UT
└Heritage Bank	St. George, UT
Home Credit Corporation	Salt Lake City, UT
└Home Savings Bank	Salt Lake City, UT
Leucadia National Corporation	New York, NY
└American Investment Financial	Sandy, UT
└American Investment Bank, N.A.....	Salt Lake City, UT

*Financial holding company per Gramm Leach Bliley act.

**Financial Institutions Holding Companies Registered
with Utah Depository Affiliates**

June 30, 2003

→Parents of Each Preceding Subsidiary		
Registered Holding Company – Immediate owner of the Utah Affiliate		Location
└Utah Affiliate Owned by the Registered Holding Company		
Lewiston Bancorp .....	.....Lewiston, UT	
└Lewiston State Bank	Salt Lake City, UT	
Merrill Lynch & Company, Inc. .....	.....New York, NY	
└Merrill Lynch Bank USA.....	Salt Lake City, UT	
→Morgan Stanley	Riverwoods, IL	
→Morgan Stanley Capital Management, LLC	Riverwoods, IL	
Morgan Stanley Domestic Capital, Inc. .....	.....Riverwoods, IL	
└Morgan Stanley Bank	Sandy, UT	
Peoples Utah Bancorp .....	.....American Fork, UT	
└Bank of American Fork	American Fork, UT	
→Pitney Bowes, Inc. ....	.....Shelton, CT	
Pitney Bowes Credit Corporation .....	.....Shelton, CT	
└Pitney Bowes Bank, Inc.	Salt Lake City, UT	
→Providian Corporation.....	.....Louisville, KY	
Providian Financial Corporation .....	.....San Francisco, CA	
└Providian Bank.....	Salt Lake City, UT	
*Southern Utah Bancorporation .....	.....Cedar City, UT	
└State Bank of Southern Utah.....	Cedar City, UT	
The CIT Group, Inc. .....	.....Livingston, NJ	
└CIT Bank	Salt Lake City, UT	
Utah Bancshares, Inc. .....	.....Ephraim, UT	
└Bank of Ephraim	Ephraim, UT	
Village Bancorp .....	.....St. George, UT	
└The Village Bank.....	St. George, UT	
→Volkswagen AG.....	.....Wolfsburg, Germany	
→Volkswagen of America, Inc. ....	.....Auburn Hills, NJ	
VW Credit, Inc. .....	.....Auburn Hills, NJ	
└Volkswagen Bank USA Corporation.....	Salt Lake City, UT	
→VNA Holding, Inc. ....	.....Greensboro, NC	
→VCF LLC .....	.....Greensboro, NC	
Volvo Commercial Finance LLC The Americas .....	.....Salt Lake City, UT	
└Volvo Commercial Credit Corp. of Utah	Salt Lake City, UT	
WebFinancial Corporation .....	.....New York, NY	
└WebBank	Park City, UT	
→Cendant Corporation .....	.....Parsippany, NJ	
→Cendant Finance Holding Corporation .....	.....Parsippany, NJ	
→PHH Corporation .....	.....Hunt Valley, MD	
→PHH Holdings Corporation.....	.....Hunt Valley, MD	
→Avis Fleet Leasing & Management, Inc. ....	.....Hunt Valley, MD	
Wright Express LLC .....	.....Portland, ME	
└Wright Express Financial Services Corp.	Salt Lake City, UT	

*Financial holding company per Gramm Leach Bliley act.

Licensed Issuers of Travelers Checks

Companies Licensed to Issue Travelers Checks or Money Orders

June 30, 2003

<u>Name</u>	<u>Location</u>
American Express Travel Related Services Co., Inc.....	New York, NY
Associated Foreign Exchange Inc.	Encino, CA
Citicorp Electronic Financial Services, Inc.....	Chicago, IL
Comdata Network, Inc.	Brentwood, TN
Continental Express Money Order Company Inc.	Santa Ana, CA
Dolex Dollar Express, Inc.	Arlington, TX
Girosol Corp.....	Miami Beach, FL
Integrated Payment Systems, Inc.....	Englewood, CO
Intermex Wire Transfer LLC	Miami, FL
Interpayment Services Limited, Travelex Canada Limited	Toronto, Ontario
Moneyda, Inc.	Shelton, WA
Moneygram Payment Systems, Inc.....	Saddle Brook, NJ
Order Express, Inc.	Hillboro, OR
Orlandi Valuta.	Los Angeles, CA
RIA Telecommunications, Inc.....	Cerritos, CA
Servicio Uniteller, Inc.	Midland Park, NJ
Servimex, Inc.	Miami Lakes, FL
Sigue Corporation & Affiliated Companies	San Fernando, CA
Travelex Currency Services Inc.....	Toronto, Ontario
Travelex, Inc.	Toronto, Ontario
Travelers Express Company, Inc.	Minneapolis, MN
Travelers Cheque Associates, Ltd.....	New York, NY
U.S. Tour & Remittance	San Jose, CA
Western Union Financial Services, Inc.....	Paramus, NJ
Woodys Enterprises Ltd.....	Wickenburg, AZ

Loan Production Offices

**Loan Production Offices Registered to do Business in Utah by
Out-of-State Depository Institutions**

June 30, 2003

<u>Name</u>	<u>Out of State Depository Location</u>
1 st Centennial Bank.....	Redlands, California
RBC Centura Bank	Rocky Mount, North Carolina
Silver State Bank	Henderson, Nevada
World Savings Bank, FSB	Oakland, California

**Loan Production Offices Registered to do Business in Utah by
In State Depository Institutions**

June 30, 2003

	<u>LPO Location</u>
America West Bank	Ogden, UT
American Investment Financial.....	Salt Lake City, UT
Bank of American Fork	Spanish Fork, UT
Bank of Utah	Various Cities, UT
Celtic Bank.....	Heber, UT
Centennial Bank.....	Orem & Layton, UT
Conseco Bank.....	Salt Lake City, UT
Far West Bank	Richfield, UT
Stearns Bank NA	Woods Cross, UT
Sunfirst Bank.....	Mesquite, NV
Transportation Alliance Bank.....	Salt Lake City, UT

Independent Escrow Agents

Independent Escrow Agents Registered in Utah**June 30, 2003**

<u>Name</u>	<u>City, State</u>	<u>Escrow Manager</u>
Associated Escrow Company	Salt Lake City, UT.....	Ray B. Whitney
Cedar West Realty & Escrow Company	Mt. Pleasant, UT	Doug Heiden
Escrow Specialists	Ogden, UT	Dennis Simpson
Internet Escrow Services	Santa Ana, CA.....	Dana Watson
Uintah Escrow Services	Salt Lake City, UT.....	Gerald T. Snow

Check Cashers and Payday Loan Lenders

**Check Cashers and Payday Loan Lenders
One Hundred Twenty-One Registered**

June 30, 2003

<u>Name</u>	<u>City</u>	<u>State</u>
A & B QUICK LOANS	SALT LAKE CITY	UT
ACCESS 2 CASH	TAYLORSVILLE	UT
ADVANCE PAY INC	TOOELE	UT
ADVANCE PAYCHECK NOW, INC.....	HUNTINGTON BEACH	CA
ADVANCE TIL PAYDAY.....	LAKWOOD	WA
AMERICHECK.....	CEDAR CITY	UT
ART CITY CHECK & TITLE LOANS	SPRINGVILLE	UT
BEST CASH ADVANCE INC	BEAR	DE
BLUE MOUNTAIN LOANS	VERNAL	UT
CAPITAL FINANCE LLC	TAYLORSVILLE	UT
CASH ADVANCE.....	SALT LAKE CITY	UT
CASH ADVANCE.....	SANDY	UT
CASH AMERICA FINANCIAL SERVICES INC.....	FORT WORTH	TX
CASH IT NOW	PLEASANT GROVE	UT
CASH NET & UNITED QUICK CASH	SALT LAKE CITY	UT
CASH RACER CORPORATION	SALT LAKE CITY	UT
CASHWORKS, INC.	DALLAS	TX
CCO FINANCIAL LLC	PROVO	UT
CEE GEE'S CHECK EXCHANGE.....	SPRING CREEK	NV
CERTEGY.....	ST PETERSBERG	FL
CHECK ACCEPTANACE CORPORATION	SALT LAKE CITY	UT
CHECK CASH ADVANCE BOUNTIFUL	BOUNTIFUL	UT
CHECK CASH ADVANCE INC.....	LAYTON	UT
CHECK CASH ADVANCE MURRAY INC.....	MURRAY	UT
CHECK CITY CHECK CASHING.....	PROVO	UT
CHECK EXCHANGE EXPRESS	BRIGHAM CITY	UT
CHECK EXPRESS LC.....	MURRAY	UT
CHECK INTO CASH OF UTAH INC	CLEVELAND	TN
CHECK IT OUT.....	SALT LAKE CITY	UT
CHECK 'N GO OF UTAH INC	MASON	OH
CHECK TECH INC	LOGAN	UT
CHECK-IT-OUT	HELPER	UT
CHECKMANIA	LAYTON	UT
CHECKMASTERS	AMERICAN FORK	UT
CHECKMATE EXPRESS	CARLSBAD	CA

**Check Cashers and Payday Loan Lenders
One Hundred Twenty-One Registered**

June 30, 2003

<u>Name</u>	<u>City</u>	<u>State</u>
CHECKMATE LAYTON LLC/PAYDAY LAYTON LLC	BOISE	ID
CHECKMAX.....	WEST VALLEY CITY	UT
CHECKPOINT ONE	TOOELE.....	UT
CHEK LINE INC.....	WEST VALLEY CITY.....	UT
COLORTYME	CLARKSTON	WA
COTTONWOOD FINANCIAL LTD	DALLAS	TX
CRAZY CASH LLC	OGDEN	UT
DBK LOAN CO LLC.....	OGDEN	UT
DNA ASSOCIATES	MISSISSAUGA ONTARIO, CANADA.....	
EAGLE FINANCE CORPORATION	SALT LAKE CITY.....	UT
EASY MONEY	SALT LAKE CITY.....	UT
EASY MONEY EMG	VIRGINIA BEACH.....	VA
E-Z CASH CHECKS CASHED & LOANS	ST. GEORGE.....	UT
EZ LOANS	LOGAN.....	UT
FAMILY PAWN	ST. GEORGE.....	UT
FAST CASH PAYDAY LOANS.....	ST. GEORGE.....	UT
FRONTIER FINANCE.....	CEDAR CITY	UT
HARMONS.....	WEST VALLEY CITY	UT
HARVEY LOANS	VERNAL	UT
INSTANT CASH	SANDY.....	UT
INSTANT CASH FLOW INC.....	LOGAN.....	UT
INSTANT CHECK CASH.....	PROVO	UT
INSTANT MONEY LLC.....	BOUNTIFUL.....	UT
JIFFY PAYDAY AND TITLE LOANS.....	VERNAL.....	UT
JOYERIA AUTLAN II	MIDVALE	UT
LATINO CASH CENTER.....	WEST VALLEY CITY	UT
LAUNDER'D MONEY	OGDEN	UT
LIBERTY LENDING	CEDAR CITY	UT
LOAN BY PHONE.COM.....	CLEVELAND.....	TN
LOANS 1ST	ST. GEORGE.....	UT
MADISON FINANCIAL	HEBER.....	UT
MAIL PLUS OF WEST JORDAN.....	WEST JORDAN	UT
MONEY MART.....	BERWYN	PA
MONEY ON THE MOVE INC	RIVERTON	UT
MONEY4YOU PAYDAY LOANS.....	KAYSVILLE	UT

**Check Cashers and Payday Loan Lenders
One Hundred Twenty-One Registered**

June 30, 2003

<u>Name</u>	<u>City</u>	<u>State</u>
MR LOAN.....	OGDEN	UT
NATIONAL PAYDAY ADVANCE LLC	SALT LAKE CITY.....	UT
NEBO POST DATED CHECKS.....	NEPHI	UT
OK RENTALS & FINANCE.....	OREM	UT
OMNI FINANCIAL LLC	SANDY.....	UT
PARK STREET INVESTMENTS INC	SALT LAKE CITY.....	UT
PAWN PLUS INC.....	ST. GEORGE.....	UT
PAWN PRO	EPHRAIM.....	UT
PAY PAL	OREM	UT
PAYDAY ADVANCE PLUS INC	TOPANGA	CA
PAYDAY LOAN.....	LAS VEGAS	NV
PAYDAY LOANS III	HEBER.....	UT
PAYDAY MURRAY LLC	MURRAY.....	UT
PAYDAY PLUS	N LAS VEGAS	NV
PAYDAY SOUTH SALT LAKE LLC.....	SALT LAKE	UT
PAYDAY WEST VALLEY CITY LLC	WEST VALLEY CITY	UT
PDQ CHECK EXCHANGE LC.....	KAYSVILLE	UT
POST DATED CHECK LOANS	MIDVALE	UT
PREPAYDAY.COM.....	SALT LAKE CITY	UT
PRICE RIVER VALLEY LOAN LLC.....	PRICE	UT
PRIME CASH.....	BRIGHAM CITY	UT
QC FINANCIAL SERVICES INC	KANSAS CITY	KS
QUICK PAYDAY LOANS #2.....	CENTERVILLE.....	UT
QUICK CASH.....	NORTH SALT LAKE	UT
QUICK CASH & LOAN INC	ROOSEVELT	UT
QUICK FIX FINANCIAL INC	MENIFREE.....	CA
QUICK LOAN.....	SALT LAKE CITY	UT
QUICK PAYDAY LOANS.....	CLEARFIELD	UT
QUIK CHECK	LOGAN.....	UT
QUIK PAYDAY.....	LOGAN.....	UT
RAINCHECK CORPORATION.....	OREM	UT
RAPID CASH FINANCIAL	LOGAN.....	UT
ROCKY MOUNTAIN PAWN & TITLE.....	HYDEPARK	UT
SABLE FINANCIAL INC	LOGAN	UT
SALT LAKE FINANCIAL.....	SANDY.....	UT

**Check Cashers and Payday Loan Lenders
One Hundred Twenty-One Registered**

June 30, 2003

<u>Name</u>	<u>City</u>	<u>State</u>
SPEEDI LOANS INC.	ROY	UT
SPEEDY PAYDAY LOANS	ST. GEORGE.....	UT
STARPOINT FINANCIAL	DENVER	CO
TETON LOANS.....	WASHINGTON	UT
THE CHECK DEPOT.....	WEST JORDAN.....	UT
THE CHECK STOP #1	SANDY.....	UT
THE MONEY DEPOT LLC	TAYLORSVILLE.....	UT
THE MONEY PLACE.....	HOOPER.....	UT
THREADS 'N THINGS.....	LOGAN.....	UT
TITLE LOANS EXPRESS INC.....	HOUSTON	TX
UNITED FIRST FINANCIAL SERVICES.....	SAN FRANSISCO	CA
USA CASH SERVICES	OGDEN	UT
UTAH TITLE LOANS INC.....	ATLANTA.....	GA
V & P EASY MONEY	OREM	UT
WEST JORDAN PAWN	WEST JORDAN	UT
X-PRESS LOANS	SALT LAKE CITY.....	UT

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Title Lenders

**Title Lenders
Forty-One Registered**

June 30, 2003

<u>Name</u>	<u>City</u>	<u>State</u>
ACCESS TO CASH	SALT LAKE CITY	UT
ART CITY CHECK & TITLE LOANS, LLC.....	SPRINGVILLE.....	UT
AUTO PAWN	OGDEN	UT
CAPITAL FINANCE LLC	SALT LAKE CITY	UT
CASH ADVANCE.....	SALT LAKE CITY.....	UT
CHECKPOINT ONE	TOOELE.....	UT
C-LOANS	SALT LAKE CITY.....	UT
COLORTYME	CLARSTON.....	WA
DBK LOAN CO LLC.....	OGDEN	UT
EASY MONEY	SALT LAKE CITY.....	UT
E-Z CASH & LOANS INC.....	VERNAL.....	UT
EZ LOANS	LOGAN.....	UT
FARRAGUT FINANCIAL CORPORATION	HOUSTON	TX
FRONTIER FINANCE OF SOUTHERN UTAH LLC.....	CEDAR CITY	UT
GOLD'N PAWN NC.	MURRAY	UT
HARVEY LOANS	VERNAL.....	UT
INSTANT CASH FLOW INC.....	LOGAN.....	UT
INSTANT CHECK CASH.....	PROVO	UT
JIFFY ENTERPRISES INC.....	VERNAL.....	UT
K & J AUTO INC.	BOUNTIFUL.....	UT
LATINO CASH CENTER.....	WEST VALLEY CITY	UT
LIBERTY LENDING.....	CEDAR CITY	UT
LOAN MAX	ALPHARETTA.....	GA
MIDVALE PAWN	MIDVALE	UT
MONEY NETWORK AUTO TITLE INC.	COLORADO SPRINGS	CO
MR. LOAN.....	OGDEN	UT
NEBO POST DATED CHECKS.....	NEPHI	UT
PAWN PLUS INC.....	ST. GEORGE.....	UT
PAWN PRO	EPHRAIM.....	UT
POST DATED CHECK LOANS	MIDVALE	UT
PRIME CASH.....	BRIGHAM CITY	UT
QUICK CASH & LOAN INC	ROOSEVELT	UT
QUIK CASH & NATIONAL QUIK CASH.....	KANSAS CITY	KS
ROCKY MOUNTAIN PAWN INC.....	HYDE PARK	UT
SANDY PAWN.....	SANDY	UT

**Title Lenders
Forty-One Registered**

June 30, 2003

<u>Name</u>	<u>City</u>	<u>State</u>
THE CHECK STOP #1	SANDY	UT
TITLE LOANS EXPRESS, INC.....	HOUSTON	TX
U-SAVE AUTO SALES INC.....	ROY	UT
UTAH TITLE LOANS INC.....	ATLANTA.....	GA
WEST JORDAN PAWN INC.....	WEST JORDAN	UT
X-PRESS LOANS	SALT LAKE CITY.....	UT

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Mortgage Servicers, Lenders, & Brokers

**One Hundred Ninety-Six Residential First Mortgage Loan Servicers &
Depository Institutions Affiliated Mortgage Lenders & Brokers
Registered to do Business in Utah**

June 30, 2003

<u>Name</u>	<u>City, State</u>	<u>S</u>	<u>L</u>	<u>B</u>
1ST PALM FINANCIAL SERVICES LLC	JACKSONVILLE, FL			X
21ST MORTGAGE CORP	KNOXVILLE, TN	X		X
AAMES HOME LOAN/AAMES FUNDING CORP	LOS ANGELES, CA			X
ACCREDITED HOME LENDERS INC	SAN DIEGO, CA			X
ACCUMORTGAGE	MIAMISBURG, OH		X	X
AEGIS MORTGAGE CORP	HOUSTON, TX			X
AEGON USA REAL ESTATE SERVICES INC	LOUISVILLE, KY			X
AFS FINANCIAL INC.	NEWPORT, RI		X	X
ALEGIS GROUP LP	GREENVILLE, SC			X
ALLIANCE MORTGAGE COMPANY	JACKSONVILLE, FL		X	X
AMERICAN BEST MORTGAGE LLC	MIAMSIBURG, OH			X
AMERICAN GENERAL FINANCIAL SERVICES INC	EVANSVILLE, IN		X	X
AMERICAN HOME MORTGAGE CORP	MELVILLE, NY			X
AMERICAN MORTGAGE LOAN CORP	SALT LAKE CITY, UT		X	X
AMERICAS WHOLESALE LENDER	CALABASAS, CA		X	X
AMERIQUEST MORTGAGE CO	ORANGE, CA		X	X
AMERUS HOME LENDING INC	URBANDALE, IA		X	X
AMPRO MORTGAGE CORPORATION	PHOENIX, AZ			X
ASSET DIRECT MORTGAGE LLC	MARIETTA, GA			X
ASSOCIATES HOUSING FINANCE LLC	BALTIMORE, MD		X	X
AURORA LOAN SERVICES INC	AURORA, CO			X
AXIOM FINANCIAL INC	SANDY, UT		X	X
AXIOM FINANCIAL SERVICES	SAN DIEGO, CA		X	X
BANK OF BLUE VALLEY	OVERLAND PARK, KS		X	X
BEAL BANK	PLANO, TX			X
BENEFICIAL MORTGAGE CO OF UTAH	PROSPECT HEIGHTS, IL			X
BISMARCK MORTGAGE COMPANY LLC	BELLEVUE, WA			X
BI-WEEKLY SERVICE DBA OF UTAH FINAN	OREM, UT		X	X
BLAIR FINANCIAL LLC	OREM, UT		X	X
BOMBARDIER CAPITAL INC	JACKSONVILLE, FL			X
BOSTON SAFE DEPOSIT FINANCE COMPANY INC	BOSTON, MA		X	X
BOURN'S EMPLOYEES FEDERAL CU	RIVERSIDE, CA		X	X

**One Hundred Ninety-Six Residential First Mortgage Loan Servicers &
Depository Institutions Affiliated Mortgage Lenders & Brokers
Registered to do Business in Utah**

June 30, 2003

<u>Name</u>	<u>City, State</u>	<u>S</u>	<u>L</u>	<u>B</u>
CAPITAL ADVANTAGE INC	OGDEN, UT			X
CAPITAL FINANCIAL SERVICES INC	WOOD DALE, IL			X
CASEY FINANCIAL LLC	OREM, UT		X	X
CASTLEROCK FINANCIAL SERVICES	SPANISH FORK, UT	X		X
CBS MORTGAGE/A DIVISION OF COASTAL BANC	HOUSTON, TX			X
CENDANT MORTGAGE CORP	MT LAUREL, NJ	X		
CENTEX HOME EQUITY COMPANY LLC	DALLAS, TX	X	X	
CENTURY MORTGAGE	ST GEORGE, UT	X	X	X
CF MORTGAGE LLC	DES MOINES, IA			X
CHADWICK MORTGAGE INC	HOUSTON, TX	X		
CHASE MANHATTAN MORTGAGE CORPORATION	EDISON, NJ	X	X	X
CIMARRON MORTGAGE CO/MORTGAGE WAREH	JACKSON, MS	X	X	
CITIFINANCIAL MORTGAGE COMPANY INC	BALTIMORE, MD	X		X
COMMONWEALTH UNITED MORTGAGE CO	MIAMSIBURG, OH	X	X	
COMMUNITY MORTGAGE SERVICES INC	SOUTHFIELD, MI	X	X	X
CONSECO FINANCE SERVICING CORP	ST PAUL, MN	X	X	X
COUNTRYWIDE HOME LOANS SERVICING LP	CALABASAS, CA	X		
COUNTRYWIDE MORTGAGE VENTURES LLC	CALABASAS HILLS, CA			X
CUNA MUTUAL MORTGAGE CORP	MADISON, WI	X	X	
DECISION ONE MORTGAGE CO LLC	PROSPECT HEIGHTS, IL			X
DELTA FUNDING CORP	WOODBURY, NY	X	X	X
DITECH.COM (DBA OF GMAC MORT)	HORSHAM, PA	X	X	
DOVENMUEHLE MORTGAGE INC	SCHAUMBURG, IL	X		
EMIGRANT MORTGAGE CO INC	NEW YORK, NY			X
EMMCO LLC	LEXINGTON, SC	X		
EQUITY ONE INC	MARLTON, NJ	X	X	
EXTRACO MORTGAGE	WACO, TX	X	X	X
F & M MORTGAGE COMPANY INC	DENTON, TX			X
FAIRBANKS CAPITAL CORP	SALT LAKE CITY, UT	X		
FIFTH THIRD MORTGAGE COMPANY	CINCINNATI, OH	X		X
FIRST BANC MORTGAGE INC	CLAYTON, MO			X
FIRST FRANKLIN FINANCIAL CORP	SAN JOSE, CA	X		

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<u>Name</u>	<u>City, State</u>	<u>S</u>	<u>L</u>	<u>B</u>
FIRST GREENSBORO HOME EQUITY INC	GREENSBORO, NC	X		
FIRST HOME LOAN CORPORATION	TIMONIUM, MD	X		
FIRST NLC FINANCIAL SERVICES LLC	DEERFIELD BEACH, FL	X		
FIRST WESTERN MORTGAGE SERVICES	VAIL, CO			X
FMC MORTGAGE/FIRST MORTGAGE CORP	DIAMOND BAR, CA	X		
FORTIE FINANCIAL LLC	OREM, UT	X	X	X
FORWARD FINANCIAL CO	NORTHBORO, MA			X
FREMONT INVESTMENT & LOAN	ANAHEIM, CA	X	X	
FULL SPECTRUM LENDING INC	CALABASAS HILLS, CA			X
GATE CITY BANK	FARGO, ND	X		
GE MORTGAGE SERVICES LLC	RALEIGH, NC	X	X	
GEHRIG FINANCIAL LLC	OREM, UT	X	X	X
GENERAL ELECTRIC CAPITAL CORP	RALEIGH, NC	X	X	
GETSMART.COM INC	SAN FRANCISCO, CA			X
GMAC MORTGAGE CORP	HORSHAM, PA	X	X	X
GREAT WESTERN BANK	OMAHA, NE	X	X	
GREENLIGHT FINANCIAL SERVICES	IRVINE, CA			X
GREENPOINT CREDIT LLC	SAN DIEGO, CA	X		
GREENPOINT MORTGAGE FUNDING INC	NOVATO, CA	X	X	X
GUARANTY BANK AND TRUST COMPANY	ENGLEWOOD, CO			X
GUILD MORTGAGE COMPANY	SAN DIEGO, CA	X	X	X
HIBERNIA NATIONAL BANK	BATON ROUGE, LA	X		
HOMEAMERICAN MORTGAGE CORP	DENVER, CO	X		
HOMECOMINGS FINANCIAL NETWORK INC	MINNEAPOLIS, MN	X	X	
HOME GOLD INC	COLUMBIA, SC	X	X	
HOMEONE CREDIT CORP	HOUSTON, TX	X	X	
HOMEPRIDE MORTGAGE LP	MIAMISBURG, OH	X		
HOMEQ SERVICING CORPORATION	NORTH HIGHLANDS, CA	X		
HOMES FUNDS DIRECT	SAN DIEGO, CA		X	X
HOUSEHOLD FINANCE CORP III	PROSPECTS HEIGHTS, IL			X
HOUSEHOLD FINANCIAL SERVICES INC	PROSPECT HEIGHTS, IL	X		
HSBC MORTGAGE CORPORATION (USA)	DEPEW, NY	X	X	

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INTERBAY FUNDING LLC	CORAL GABLES, FL	X	X	
IRWIN HOME EQUITY CORP	SAN RAMON, CA	X	X	
IRWIN MORTGAGE CORP	INDIANAPOLIS, IN	X	X	
IRWIN UNION BANK AND TRUST CO	SAN RAMON, CA	X	X	
JAMES B NUTTER & CO	KANSAS CITY, MO	X		
LANCASTER MORTGAGE SERVICES INC	LANCASTER, CA	X	X	
LANDSAFE SERVICING	CALABASAS, CA	X		
LEE FINANCIAL CORPORATION	SMYRNA, GA			X
LIBERTY NATIONAL LENDING	CENTERVILLE, UT			X
LITTON LOAN SERVICING LP	HOUSTON, TX			X
LOANSTREAM	PLANO, TX		X	X
LONG BEACH MORTGAGE COMPANY	ORANGE, CA			X
LUXURY HOMES INC	SPRINGVILLE, UT			X
M&T MORTGAGE CORP	BUFFALO, NY	X		X
MADISON MORTGAGE CORPORATION	SMYRNA, GA			X
MASTER FINANCIAL INC	ORANGE, CA			X
MCGUIRE MORTGAGE/FIRST HORIZON HOME LOAN	TIMONIUM, MD	X	X	X
MERRILL LYNCH CREDIT CORP	JACKSONVILLE, FL	X	X	
MIDLAND MORTGAGE CO	OKLAHOMA CITY, OK			X
MIDWEST LOAN SERVICES INC	HOUGHTON, MI			X
MLSG INC	RENO, NV			X
MONEY FIRST FINANCIAL SERVICES INC	LAS VEGAS, NV			X
MOREQUITY INC	EVANSVILLE, IN	X	X	
MORGAN STANLEY DEAN WITTER CREDIT C	RIVERWOODS, IL	X	X	
MORTGAGE LENDERS NETWORK USA INC	MIDDLETOWN, CT			X
MORTGAGE LOAN SERVICE/LDS CHURCH	SALT LAKE CITY, UT			X
MORTGAGE MARKET INC	LAKE OSWEGO, OR			X
MOUNTAIN STATES MORTGAGE CENTERS	SANDY, UT	X	X	
NATIONAL CITY HOME LOAN SERVICES	PITTSBURGH, PA			X
NATIONAL CITY MORTGAGE CO	MIAMISBURG, OH		X	X
NATIONWIDE ADVANTAGE MORTGAGE CO	WEST DES MOINES, IA			X
NEW CENTURY MORTGAGE CORP	IRVINE, CA	X	X	X

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NEW SOUTH FEDERAL SAVINGS BANK	BIRMINGHAM, AL	X		X
NEXSTAR FINANCIAL CORP	CREVE COEUR, MO	X		
NOVASTAR MORTGAGE INC	KANSAS CITY, MO	X		
OCEAN WEST FUNDING	TUSTIN, CA	X	X	X
OCWEN FINANCIAL SOLUTIONS PRIVATE LTD	WEST PALM BEACH, FL	X		
OHNO FINANCIAL LLC	OREM, UT	X	X	X
OLYMPUS FUNDING CORP	DRAPER, UT	X		X
ONE LOAN/FIRST HORIZON HOME LOAN CORP	TIMONIUM, MD	X	X	X
OPTION ONE MORTGAGE CORP	IRVINE, CA	X		
ORIGEN SERVICING INC	SOUTHFIELD, MI	X		
PACIFIC GUARANTEE MORTGAGE CORP	ALAMO, CA		X	X
PCFS MORTGAGE RESOURCES	CINCINNATI, OH	X	X	
POPULAR FINANCIAL SERVICES LLC	MARLTON, NJ	X	X	
PREMIER LENDING SERVICES LP	MIAMSIBURG, OH	X		
PRIMARY RESIDENTIAL MORT INC	SALT LAKE CITY, UT	X	X	X
PRIMERICA FINANCIAL SERV HOME MTG	DULUTH, GA	X		
PRINCIPAL RESIDENTIAL MORTGAGE SERV	DES MOINES, IA	X		
PRINCIPAL RESIDENTIAL MTG INC	DES MOINES, IA	X		
PROVIDENT FUNDING ASSOCIATES LP	BURLINGAME, CA	X		
PRUDENTIAL SECURITIES INC	NEW YORK, NY		X	
PSB LENDING CORP	PLANO, TX	X		
QUICKEN LOANS INC	LIVONIA, MI		X	
RBC MORTGAGE COMPANY	CHICAGO, IL		X	X
REGIONS BANK	MONTGOMERY, AL	X		
RESIDENTIAL MORTGAGE ASSISTANCE ENT, LLC	BREA, CA		X	
RESMAE SERVICE CORPORATION	BREA, CA		X	
ROCKY MOUNTAIN FINANCIAL LLC	SALT LAKE CITY, UT		X	
ROYAL CROWN	HAYWARD, CA		X	X
SAXON MORTGAGE SERVICES INC	FORTH WORTH, TX		X	
SECURITY NATIONAL MORTGAGE CO	MURRAY, UT		X	
SN SERVICING CORP	EUREKA, CA		X	
ST GOLF ROAD, STE 350	SALT LAKE CITY, UT			

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STERLING CAPITAL MORTGAGE CO	HOUSTON, TX	X	X	X
STREET FINANCIAL LLC	OREM, UT	X	X	X
SUMMIT FINANCIAL SERVICES INC	HEBER CITY, UT			X
SUN AMERICAN MORTGAGE COMPANY	MESA, AZ			X
SUNSHINE MORTGAGE CORPORATION	SMYRNA, GA			X
SUNTRUST MORTGAGE INC	RICHMOND, VA	X	X	
SYNERGY MORTGAGE CORP	WACO, TX		X	X
TAYLOR BEAN & WHITAKER MORTGAGE CP	OCALA, FL			X
THE CIT GROUP/CONSUMER FINANCE INC	LIVINGSTON, NJ	X	X	
THE CIT GROUP/SALES FINANCING INC	LIVINGSTON, NJ	X	X	
THE MORTGAGE SERVICE CENTER	CANTON, OH			X
TRIPLE T FINANCIAL INC	ELK RIDGE, UT			
U S BANK HOME MORTGAGE	OWENSBORO, KY	X	X	
U.S. TRUST MORTGAGE SERVICE COMPANY	DEL RAY BEACH, FL			X
UBS MORTGAGE LLC	EDINA, MN			X
UNION PLANTERS BANK NA	CORDOVA, TN	X	X	
UNITED CAPITAL FUNDING	CANOCA PARK, CA			X
UNITED FINANCIAL MORTGAGE CORP	OAK BROOK, IL	X	X	
UNIVERSAL AMERICAN MORTGAGE CO LLC	MIAMI, FL			X
UNIVERSAL MORTGAGE CORP	MILWAUKEE, WI			X
US MORTGAGE	LAS VEGAS, NV	X		X
UTAH MORTGAGE CENTER INC	BOUNTIFUL, UT	X		X
VANDERBILT MORTGAGE & FINANCE INC	MARYVILLE, TN	X	X	
VANDERFORD FUNDING LC	CENTENNIAL PARK, AZ			X
WACHOVIA SECURITIES LLC	RICHMOND, VA			X
WASHINGTON MUTUAL FINANCE OF UTAH	TAMPA, FL	X	X	
WASHTENAW MORTGAGE CO	ANN ARBOR, MI	X	X	
WATERFIELD MORTGAGE CO INC	FORT WAYNE, IN			X
WELLS FARGO FINANCIAL ACCEPTANCE UT	DES MOINES, IA			X
WELLS FARGO FINANCIAL BANK	DES MOINES, IA			X
WELLS FARGO FINANCIAL UTAH	DES MOINES, IA	X	X	
WENDOVER FINANCIAL SERVICES CORP	GREENSBORO, NC	X	X	

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WESTERN THRIFT AND LOAN	RENO, NV		X	X
WILMINGTON FINANCE INC	PLYMOUTH MEETING, PA		X	
WILSHIRE CREDIT CORP	PORLAND, OR		X	
WORLD FINANCIAL SERVICES LLC	PROVO, UT			X